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INLAND EMPIRE business journal

VOLUME 10, NUMBER 6

\$2.00 JUNE 1998



**BANKS
SWALLOWED-UP
LIKE FISH —
HOW THE
INLAND EMPIRE
IS AFFECTED**

**WILL YOUR BANK
BE STUNG NEXT?**

**HEALTH CARE
TAKEOUT**

**CLOSE UP:
DAVID DE VALK**

**"WHO'S WHO"
IN HIGH TECH**

**CORPORATE PROFILE:
INLAND LTD. INC.**

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VOLUME 10, NUMBER 6

JUNE 1998

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AT DEADLINE

Jobs Not as Abundant as Last Summer?

Jobs this upcoming summer may not be as plentiful as last year, but opportunities will still be available.

This is the result of a survey from the San Bernardino-area temporary employment agency Manpower Temporary Services.

The survey indicated that additional staffing in the Ontario/Upland area may increase in the summer by 26 percent. Since summer is a time when most company employees go on vacation, the need for temporary help should increase for the months of July, August and September.

Home Sales Increase 27 Percent

Sales of Inland Empire residential property have increased 27.1 percent and prices for median homes have risen 2.4 percent, according to the California Association of Realtors.

Interest rates decreasing 1 percent and consumer confidence in the real estate market have helped the increase in sales.

California Association of Realtors' deputy chief economist G.U. Krueger said that, unlike 1997, home buyers now pay less on mortgages.

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Are Electricity Rate Reductions Costing Consumers?

Take a look at your electricity bill and you're likely in for a shock. If your power is provided by one of California's three major electricity companies, then the 10 percent rate reduction required by state law probably appears to be less than the charge for that reduction.

This is not a joke, or maybe it is — by the state.

The three utilities list the dollar amount of each customer's rate reduction and should itemize the charges. Among these charges is something called a "trust transfer amount," and although it may be more than the rate reduction, each bill states: "This charge recovers the financing cost associated with the required 10 percent rate reduction."

Huh? Did the state Legislature enact a law that reduces electricity rates but that allows for financing charges that are more than what consumers are "saving?"

"I think that's absurd," said Liz Bledsoe, an Ontario resident.

But after calling Southern California Edison, Bledsoe was assured that her monthly rates are 10 percent lower. And when she crunched the numbers, comparing bills from 1997 and 1998, she found she was saving about 10 percent.

The confusion stems from the California Public Utilities Commission, which required the written explanation of the trust transfer amount. That amount actually refers to a cost that consumers were paying

before the rate reduction, according to state Sen. Jim Brulte (R-31st).

"The lawyers at the PUC have written the mandate in a very inartful way," Brulte said. "I was shocked when I saw that. I looked at my bill and I was furious."

Dianne Dienst, the senior spokesperson at the PUC, said she thought that wording did come from the commission and that it would consider new wording during a meeting this month.

Any change in wording can't come too soon, as many residential and small business customers have called Southern California Edison for an explanation, said Clarence Brown,

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A Cabo yacht in action, taken from a company brochure.

SBA Honors Local Businesses

by Stacey Gallard

Great teamwork and success in the export boat market seemed to have helped pave the way for Henry Mohrschlatt and Michael Howarth, cofounders of Cabo Yachts Inc., in winning the National 1998 Small Business Exporter of the Year award.

Presented at the U.S. Small Business Administration award

luncheon, May 21, at the Sequoia Conference Center in Buena Park, Mohrschlatt and Howarth were among the many honored at the organization's tribute to successful entrepreneurs.

Along with a successful Adelanto-based boating business, Mohrschlatt and Howarth had participated in the city of Adelanto's

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Diamond Giant Links With Local Firm

by Mathew Padilla

It's all over, for now. The around-the-clock drilling through the icy tundra of Canada's Northwest Territories in the remote camp of Mountain Province Inc. has stopped.

It's spring, and the melting ice makes it too difficult for planes to land to bring needed supplies.

But the latest results from one of four diamond-bearing pipes shows the winter work was not in vain; 108 carrots were found in 48 tonnes of kimberlite rock taken from the Tuzo pipe, according to results released last month by De Beers Consolidated Mines Ltd. of South Africa.

"They are incredibly good results from our perspective," said Michael Ballanger, an analyst with the Vancouver investment firm Goepel McDermid Inc. "They are

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CLOSE-UP



David DeValk

\$2.00

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ABOUT THE COVER

It's an ocean out there! Like hungry fish, banks have been gobbling banks to unprecedented extremes in the past few months, and industry lines are blurring between banks and other financial institutions. What does all this mean for the Inland Empire? To find an answer to that question, the Business Journal takes a look at Glendale Federal's purchase of Redlands Federal Bank and Century Federal Bank, and of California Federal's purchase of Glendale Federal (page 49). These mergers represent a change in the way banks approach markets and offer services. And to hear from the little guy, Valley Independent Bank sheds light on the future of community banks in the region (page 49).

Cover Design by Barbara Bauer

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Ernst & Young Announces Finalists for the Oscar of Business

To help find the nation's best entrepreneurs, 25 finalists for the Inland Empire's Entrepreneur Of The Year awards, which some refer to as "the Oscar of business," were announced last month by Sally Anderson, the leader of Entrepreneurial Services in the Riverside office of Ernst & Young LLP.

The EOY program was founded in 1986 by professional services firm Ernst & Young and is produced by the firm. National cosponsors include *USA Today*, the Nasdaq Stock Market, the Kauffman Center for Entrepreneurial Leadership and the Entrepreneur Of The Year Institute.

The program is sponsored regionally by The Citibank Private Bank, J&H Marsh & McLennan and Southern California Edison and locally by Loma Linda University Medical Center, Citizens Business Bank, The Gas Company, Varner, Saleson & Dobler, and WCM Investment Management.

From this year's finalists, eight

Entrepreneur Of The Year award winners will be announced at a black-tie gala banquet in Palm Springs, November 12 through 15.

And the Finalists Are . . .

The 25 finalists in the various award categories include: Alice J. Benge, A.B.I. Attorney Service in Redlands; Marc Thompson, Affordable Window Coverings in Sun City; Johnny R. Thomas, AgriBioTech Inc. in Henderson, Nevada; Ramon Alvarez, Alvarez Lincoln/Mercury in Riverside; Carlos Morales and Daniel Torres, ARBEK Manufacturing Inc. in Chino; John "Rusty" Buck, Commercial Office Resource Group in Temecula; Garner Holt, Garner Holt Productions Inc. in San Bernardino; William Saito, I/O Software in Riverside; Rick Gonzales, L.A.S. Composites in Perris; Rodger Cosgrove, Locus Direct Marketing in Redlands; Frank Martin, Martin-Harris Construction in Las Vegas; Robert Dykhouse and Jeffrey R. Dykhouse, Metroline in Corona; Diane Mindrum, Mindrum Precision Products in Rancho Cucamonga; James Benskin, Netel Educational Systems in Claremont; Jon Slater, Optivus Technology in San Bernardino; Martin Terzian, Pacific Connections in Ontario; Michael Poma, Poma Distributing Co. Inc. in Rialto; Joseph Jinbiao Shih, Spec Research Inc. in City of Industry; Beverly Bailey, Stronghold Electric in Riverside; Alice Ross-Gordon and Stanton D. Gordon, Sunrise Mechanical, Inc. in Henderson, Nevada; William Hay and Denise DuBarry-Hay, Thane International in La Quinta.

banquet on June 18. These winners are then eligible to become the National Entrepreneur Of The Year, which will be selected at a

The Inland Empire finalists and award recipients are selected by an independent panel of judges.

Reservations to the awards banquet, which will be held at the Riverside Convention Center on June 18, may be placed by calling Lani Stewart of Ernst & Young at (909) 276-7325 by June 8.

The banquet ticket price is \$115 per person. Information can also be found on Ernst & Young's Web site at www.ey.com/entrepreneur/eoy.

Ernst & Young LLP provides assurance and advisory business services, tax services and consulting for domestic and global clients. The firm has 29,000 people in 87 offices.

Ernst & Young Entrepreneurial Services is dedicated to meeting the business needs of growing businesses worldwide.

The Entrepreneur Of The Year Institute was created to celebrate the accomplishments of the world's outstanding entrepreneurs and to make the general public more aware of the benefits they provide to our society. Membership is limited exclusively to regional and national Entrepreneur Of The Year award recipients.

Internet Use Up to 45 Million PCs

Nearly 45 million personal computers in the United States access the Internet regularly, a 43 percent increase in the first quarter of 1998 vs. the first quarter of 1997, according to a newly released study from Ziff-Davis (ZD).

The findings are from the 1998 ZD technology user Profile, a semi-annual study of U.S. PC use and users conducted by ZD Market Intelligence, a leading source of information on the computer and communications industries.

"Internet use continues to grow in the United States," said Dave Tremblay, senior industry analyst at ZD Market Intelligence. "The number of PCs that use the Internet has grown more than 140 percent in the past two years, from 18.6 million in January 1996 to 44.6 million in 1998. About one in three workplace PCs now access the Internet, and nearly one in two home PCs does the same. In just two years, the Internet has become a home-PC mainstay."

Internet penetration

Percentage of PCs installed in the United States that access the Internet:

	Home	Workplace
1996	23 percent	17 percent
1997	37 percent	26 percent
1998	48 percent	33 percent

Source: 1998 ZD technology user profile

The most commonly used Internet application remains electronic mail. About 85 percent of home and self-employed Internet PCs and just over three-quarters of workplace Internet PCs report utilizing Internet e-mail. Reading online publications and downloading software are the next two most-often-used Internet applications.

The next most common Internet application is obtaining information about products the user intends to buy through nonelectronic channels.

Some 16.4 million PCs, or 37 percent of those connected to the Internet, were used for this application. This is about two-thirds more than the number that were used to shop for products the user intended to buy electronically.

A total of 10 million PCs used the Internet to shop for electronic purchases. More than 5 million have bought PCs or related products on the Net, 3.9 million bought other consumer electronics products and nearly 7.7 million bought some other consumer product or service. The number purchasing other consumer products and services via the Net has more than doubled from 3.7 million a year ago.

"The Internet is becoming a major part of the lives of millions of Americans," added Mark Nelson, vice president and general manager of ZD Market Intelligence's Consumer Markets Group. "The average Internet PC was connected to the Net 4.5 hours a week, a full

hour more than we measured a year ago. Considering both the increase in the number of PCs connected and the average time connected, we estimate that Internet "eyeball-hours" increased some 80 percent in the last year. It's no wonder that more and more companies are looking to the Internet as an advertising medium to reach their customers and potential customers. What other medium grew 80 percent in the past year?"

Browser war heating up

The browser battle really heated up in 1997. Although Netscape did grow its number of users, the clear winner was Microsoft and its Internet Explorer (IE).

Including both Navigator and Communicator, a total of 24.2 million PCs used a Netscape browser as of January 1998, a 33 percent increase from 18.2 million one year

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EDITORIAL

Home Should Be Nothing to Fear

Empophobia. You won't find that word in the dictionary or in any medical reference book. It means fear of acknowledging that you live or work in the Inland Empire.

Many people exhibit Empophobia. They keep their Orange County job while buying low priced housing in Fontana. Or they keep their Irvine address while taking a job out here. Either way, they can deny that they are a part of the Riverside or San Bernardino counties.

Of course, these people leave for work so early and get home so late that they never get to take part in local politics, school activities or community service.

And we all suffer for it. But who would suspect a community activity itself of turning its back on its own kind? A city project that spends its money in Woodland Hills when it could keep it right here. It's true!

The Route Sixty Six Rendezvous has hired a Woodland Hills public relations firm to handle all of its press releases.

This would never have happened in the days of Dan Stark and Judy Combs, who put the Route Sixty Six event on the map. They made it a national happening. They brought millions of people from around the world to downtown San Bernardino to celebrate their participation in the Bobby Troup song about America's great highway.

Today, Stark and Combs have moved on. Hired away by other towns who recognize their professionalism. And in their place are people who figure that the worst thing about an event in San Bernardino is that it has to be held in San Bernardino.

Make no mistake here. Money to seed the Route Sixty Six Rendezvous comes out of tax dollars. Yes, Stater Brothers is a sponsor, but the checks for the event come from San Bernardino.

And the thought that some of that money is headed out of town when there are perfectly qualified public relations firms right here in the Inland Empire is unacceptable.

Fifteen years ago the city of Riverside commissioned a study of why retail dollars were leaving our area. They hired a firm in Encino to find out why our money was leaving town. It looks like San Bernardino's Route Sixty Six people are creating the same fiscal contradiction.

The Truth About Rialto

What's wrong with Rialto? Absolutely nothing.

Residents have heard a lot to the contrary, but those accusations will be explained here.

First, Rialto's mayor makes as much as the mayors of Ontario and Pomona combined. Yes, he does. But that totals out to be about \$1,600 dollars a month, and there are welfare families who live on more than that.

Besides, if Rialto was a corporation, its value would require a CEO with a six figure salary, including perks, benefits and stock options.

The other thing you've heard about Rialto is that its police department is rampant with corruption and racism. Not true! The Rialto force is no better and no worse than any other law enforcement group of its size.

What Rialto's police force suffers from most is a handful of whiners who have had their hands slapped and have decided to get back at the people who punished them.

And in Rialto it's not hard to find a sympathetic ear. The city's location is covered by four daily newspapers: its own city news; the *San Bernardino County Sun* next door; the *Inland Valley Daily Bulletin*, which extends that far east; and the *Riverside Press Enterprise*, which has been moving north for the past year. Somewhere in there are people who will listen to any disgruntled employee.

And it is true that we hear stories once in a while about how Bloomington fears the mighty metropolitan Rialto forces are trying to encroach on their small unincorporated territory.

But for the most part, there is not a lot wrong with Rialto. Except that it does suffer from the same image problem as its neighbor, Fontana. That being that most of its people would still rather live in Redlands.

COMMENTARY

Small Business Supports Proposition 226

by Martyn Hopper

In the 1996 election, the National Federation of Independent Business (NFIB) raised and spent about \$100,000 supporting legislative candidates we felt were good for small business. California labor spent several million dollars of their membership-dues money opposing some of these same candidates.

That's almost fair; it's the American system, except for one thing. We raised our campaign money from voluntary contributions from our 34,000 California members, but labor raised its millions from the automatic taking of union dues from workers' pay checks. Union members were never asked if they approved of where the money went.

NFIB is not a major player in financing political campaigns. Our strength is in our numbers — we have several hundred members in most legislative and congressional districts. Yet we are often up against labor organizations able to put millions of dollars into campaigns with money automatically deducted from members' dues.

Money is the mother's milk of politics, as former Assembly Speaker Jess Unruh once said. Well, unions should have to collect their money the same way a small business owner

does, through voluntary contributions personally approved by the contributor.

We don't want to take away from labor their ability to participate in politics. We just want them to play by the same rules we have to. We can't deduct money from our employees without their permission, so why should a union be able to do so?

That's all Proposition 226 does. It makes any organization receive the permission of its members before dues money is used for political purposes.

But you wouldn't know that listening to labor's \$10 million misleading television ad campaign against the measure. To hear them, it will destroy workers' rights to give workers' the ability to decide whether they want their union dues spent on politics. If you give workers more power over their own pocket books, somehow you are taking away their rights.

Of course, they are paying for their ad campaign with checked-off union dues.

Unions contend that members who don't like how their dues are spent can opt out of the automatic check-off. Labor officials point to a Supreme Court case known as the

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CLOSE - UP

A Lifetime Learning and Doing in Health Care

by Andrea Laughlin

As young teens, most people are far from sure about what they want to be when they grow up, but that obstacle was not one that David DeValk had to face. When most 15-year-olds were working for fast-food joints or had other mind-numbing after-school jobs, DeValk was aspiring towards his future career in the health care industry.

At the time, his father was a finance officer at a hospital, and at 15, young DeValk's first job was working in the hospital's warehouse. From there he moved up into purchasing. He even went on to work in the reception area of the hospital, answering phones and dealing with doctors.

"I've always been involved in

ence not only with purchasing but with the group and insurance side of the health care industry as well.

"There is never a dull moment in health care," DeValk said. "The most important aspect is shaping the future course. The down side is there is no textbook for where you are going — no fountain of knowledge."

His quest for more experience led him to California in 1985. Here, he learned a great deal about insurance and became president and chief operating officer of Epic Management L.P., a San Bernardino-based management service organization affiliated with the Unihealth provider network with an approximate \$100 million gross annual revenue.

"I worked for a large multispe-

PrimeCare consists of 210 doctors and 1,000 specialists. Their emphasis is on helping the community-based physicians' transition into managed care a smoother one, according to DeValk.

And that transition can be quite bumpy, because health care isn't managed the same way it used to be. Today, doctors have to justify many of their diagnostic procedures and treatments as well as deal with multiple HMO insurance carriers. Often doctors don't have the last word.

"The position I have now is to try to do the best for the doctors," DeValk said. "In the past, a doctor could hang out a shingle and act autonomously. Now, they have to act systematized and are subject to question."

Currently, much of DeValk's life is filled with work. One new exciting career aspect that has been filling much of his time is the very recent PrimeCare and PhyCor Inc. merger. PhyCor, headquartered in Nashville, Tennessee, is a physicians practice management company that operates approximately 61 clinics and 4,200 physicians in 29 states and manages IPAs with about 23,800 physicians in 35 markets. This huge merger will considerably increase DeValk's responsibilities as well as have an effect on much of Riverside and San Bernardino counties' PrimeCare facilities.

"PrimeCare was getting too big to be independent," said DeValk. "Health care is an expansive business. The PrimeCare and PhyCor merger will enable greater financial stability."

As a direct result of the merger, DeValk will gain a few new titles — one being CEO of the merged PhyCor and PrimeCare network, the other vice president of managed health care for PhyCor.

DeValk has also managed to acquire another title related to the health care industry. As a member of the American Medical Group Association, he was recently promoted to president. Prior to this announcement, he held the position of president elect for two years.



Mathew Padilla/The Journal
PrimeCare Medical Network COO David DeValk stands next to his name plate in the Ontario Headquarters.

Besides the health care industry, DeValk enjoys golf and slow pitch baseball, which he reluctantly had to quit because of his hectic work schedule. Not surprisingly, authoritative positions seem to follow him wherever he goes; at one time DeValk enjoyed being a PAC 10 baseball umpire. DeValk relates his ball officiating experience to his career.

"Being an umpire was the best training I could have had for this job, because as an umpire you have to call the game by the rules, and your decision isn't always popular," DeValk said.

At the age of 44, one of DeValk's favorite activities is fishing and getting away from it all with his family. He has been married for 24 years to Kathy and has three children, ages 20, 18 and 16.

"I like to get away," DeValk said. "My perfect vacation is the Rouge River in South Oregon, especially in September. I enjoy staying in lodges and getting away from the hub-bub. I don't like to rough it; pitching a tent and washing my pots out with sand is not my idea of fun."

Overall, DeValk is a hard working man who is deeply involved in the health care industry; he has a personal stake in its future and enjoys his career.

DeValk believes, "Be forthright and honest and your integrity will carry you through. . . . Being in management, you have to take responsibility for things you can change."

At a Glance

Who: David DeValk

What: Chief operating officer of PrimeCare Medical Network of Ontario.

Age: 44

Quotable: Commenting on his past experience as a college baseball umpire and his current position as COO of the physician management company PrimeCare: "Being an umpire was the best training I could have had for this job, because as an umpire you have to call the game by the rules, and your decision isn't always popular."

hospital purchases; I grew up in that atmosphere," DeValk said.

A native of Indiana, DeValk recalled spending three years almost everywhere.

"I was born in Indiana, spent three years there and in Ohio, but after 20 years of living in Tucson, I call it my home," he said.

In 1975, he earned his bachelor's degree from the University of Arizona with dual majors in personnel management and economics. Staying on familiar ground, his first job out of college was as a buyer and purchaser. However, to quell his ever-expanding appetite for knowledge, he gained experi-

cialty group for four years and at Beaver Medical Clinic for 12 1/2 years," DeValk said. "Beaver taught me a lot about the insurance side of the business."

With a greater range of experience and a desire to move forward, DeValk joined PrimeCare Medical Network in October 1997 as chief operating officer. Ontario-based PrimeCare is a managed care provider and a practice management company that links physicians, management and operational practices. It encompasses approximately 22 clinical staff sites and physicians in 40 cities servicing Southern California.

CORNER ON THE MARKET

The Natural End of Marketing: Closing the Sale

by Ron Burgess

Some have said that marketing is the preparation for the sales force to begin selling. A complete marketing program includes planning, product design, channel distribution, positioning and advertising. Only after adequate marketing development occurs does it become efficient to sell.

Many companies shoot themselves in the foot by emphasizing the immediate close of the sale, missing much of the "back-room" follow-up that qualifies a lead for the sales force in the first place. According to an article in *Marketing Tools* magazine, by Mark L. Boos and Tweed Robinson of Tri-State Advertising in Indiana, research continues to show that "nearly half of those who inquire about a product (46 percent) buy within a year. Twenty-two percent will place an order in the first six months."

A salesman who follows up on his inquiries can obtain a good part of his company's normal market share. Naturally those that do not follow up adequately do not get their share.

Nearly 70 percent of inquiries never receive a follow-up call from a salesperson. Ten percent to 20 percent don't even receive the literature they requested, according to Robinson and Boos.

Likewise, most companies make a similar mistake. They don't track where the leads come from (ad campaign), identify what type of people are calling or the source of the call — qualifying the caller by determining if they are responding as a referral, current customer, or to a particular media in which an ad was placed.

Totally assessing marketing inquiry response is necessary for several reasons. Not responding to inquiries with a follow-up response can actually drain resources, create inefficiency and invite good competitors to have their way with your customers.

Many companies think that their systems are adequate when they have actually fallen short in

their abilities to make the most of all potential leads. Few companies recognize their need for improvement and actually resolve to change.

One reason for not recognizing a need to assess and improve inquiry response systems is based on an old sales assumption. Companies' expectations are that their sales people should find their own leads, follow-up and close on those leads.

But according to Pro-Files of California, a human-resources-consultants firm in Redlands: "The best sales personality is rarely a great clerical or systems person."

Forcing good sales people into a support or clerical role can frustrate some, and debilitate others. This attitude can actually cost the company, not save expenses because the "sales force is paid by commission anyway."

The "assumption" that the sales force is responsible for the complete sales cycle and channel went out with the leisure suit. The most successful companies today are aware that the sales cycle involves a full team of separate skills and gifts.

The first step to tuning up your systems approach is to design a carefully tailored, inquiry management system. This system should emphasize prompt response, predetermined qualification parameters, and well-timed and paced follow-up. The system should not be implemented unless upper management is dedicated to the program and demonstrates this through resource allocation.

Every person in the distribution channel — product design, advertising, fulfillment personnel, sales and customer service — must understand the priority of making the system work.

A sales organization with more than a few people requires excellent coordination. It is important to remember who fits into the sales team; these are people that touch a customer or prospect in any way, including sales and sales-support people as well as fulfillment or shipping departments and other

departments, such as advertising, marketing, purchasing, and customer service. When these positions are included, it is easy to see most companies have several people involved in the sales pipeline.

Coordination can include a combination of computer systems and paper systems. Few integrated paper flow and sales software packages now exist, but they are available.

Don't confuse a PIM (personal information manager) or contact manager with a full prospect/customer inquiry system. Most common off-the-shelf products will not work the way your business runs. Using a popular contact-manager program can be an integral part of a complete system, but only if carefully combined with other software packages and paper-flow systems.

But don't attempt to change cheaply to an efficient work-flow system by assuming all you need is a common contact-manager software program. Businesses can always justify a good system that will consistently deliver results such as more sales closes, better qualification and lower labor costs.

Start your lead follow-up system by gathering name, address and all the other information that is needed to qualify a prospect. Determine what you need to know, so you can easily eliminate certain leads, such as requests from competitors and kids. Then, build your database to include all of the information you have determined to be necessary for a complete system.

Determine which "information tracks," or paper flow are needed to move your suspect from being a prospect to becoming a customer. For instance, an accounting firm might build an ad campaign to attract queries on subjects (known problem areas such as new tax changes, or cash flow problems).

Phone, mail-in cards, or e-mail inquiries will provide information on specific subjects of interest. The sales support staff will gather this information for qualification purposes.

Some common qualifiers are small or large business, general

income group, or even a specific problem. The requested information is sent, with a personalized cover letter.

For a response to be effective, it should always be sent within 48 hours. Within the week, the development officer should call the qualified prospect just to say "hello," and for the purpose of inquiring whether the information that was sent has met the prospects needs.

This should lead to a conversation that will allow the officer to categorize the prospects into groups. These groups — individuals, business decision-makers, frequent tax problems, high asset values — will then be communicated in accordance with the communication track that is most appropriate to eventually close the sale.

Every strategy should be adapted, taking into consideration the unique aspects of each business. For example, many of the best prospects in an accounting firm are already using a CPA. This means that lead-time may be long term: two or three years. In this case, the communication track is designed to create a targeted awareness for the accounting firm, and in the best circumstances, build a relationship.

It has been said that it takes more than 10 contacts to increase awareness enough to lead to a sale. If this is true for the accounting firm, it is obvious that a short-term commitment will be a colossal waste of effort.

Finally, analyze all data captured to fine tune inquiry generation and close effectiveness. Inquiry and sales contact functions are increasing at a dizzying pace. The best companies are carefully fine-tuning their existing systems. If your company isn't taking this approach, now is the time to start!

Ron Burgess is principal of BURGESS Group, a marketing management systems and relationship marketing company. He can be contacted by e-mail at ron-burgess@AOL.com or by phone at (909) 798-7092.

CORPORATE PROFILE

Holster Company Expands to Protecting America's Finest

by Mathew Padilla

Neale Perkins held his past in his hands in the form of a pistol, holster and bullets.

In his plush Ontario office, the 61-year-old CEO and chairman of Safariland Ltd. Inc. held a holster he made when he was 27. With total sales of \$50 million last year, the company has grown considerably since Perkins made that holster in 1964 for his father.

Perkins said his father asked him to make a holster that could hold the several different calibers of ammunition he planned to use on an African safari.

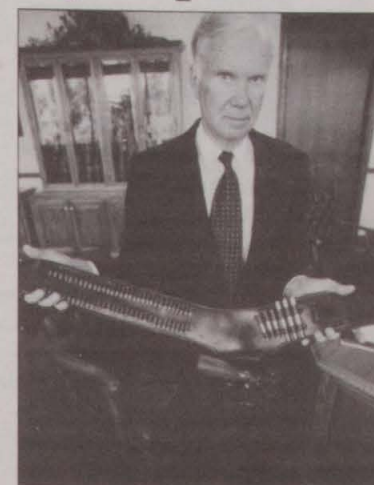
Not knowing anything about holsters then, Perkins did some research and learned how to make a holster from leather, the standard material of the day. At this time, Perkins met John Bianchi, a police officer who made and sold holsters as a side business.

With Bianchi's experience and Perkins' background in advertising — he once owned his own company — they decided to form a partnership to manufacture and sell holsters. Their partnership lasted for about six months, and then they decided to go their own ways because of differing opinions on what direction the company should take.

After the split, Perkins began making holsters in his garage in Monrovia and selling them by mail order under the name Safariland.

At the time, holsters were made from a single piece of leather, folded and stitched together. As a result, whenever a gun was drawn the sight at the tip of the barrel would scrape against the leather, collecting fuzz and wearing the sight.

Perkins made industry history by adding rubber to the inside of the holster that acts as a special track for the sight to slide into and out of, never touching the leather, protecting both it and the sight. As an unanticipated benefit, the early design of the sight track locked the pistol in place, making it difficult for someone else to grab the gun and yank it sideways from the holster.



MATHEW PADILLA
Safariland CEO Neale Perkins holds the first holster he ever built, constructed in 1964, which his father took on an African safari.

Product innovations like sight tracking have helped propel Safariland since its inception. Perkins patented his sight tracking innovation, which caught on with the Los Angeles Police Department.

Officers shot in the line of duty are often victims of their own handguns taken by assailants they struggle with, Perkins said. The LAPD recognized that the lock-in-place feature of sight tracks could reduce the possibility of such casualties and in 1966 became the first agency customer of Safariland.

Safariland holsters also featured other innovations in the company's early years. Instead of using one piece of leather folded and stitched together, Perkins used two pieces stitched together, which made his holster flatter and easier to conceal. And Perkins added a soft interior lining to protect the finish on a pistol.

These product distinctions ignited demand quickly. Perkins said as stores began carrying his product lines, he had difficulty paying the bills and keeping the company afloat.

"It is frightening when you owe more money than you are capable of paying back," Perkins said.

The entrepreneur scraped money together from wherever he could, including taking a mortgage out on his home, and was able to

lead the company through those hard times.

Now Safariland has a work force of more than 500 employees and a distribution network that includes Europe, Japan, Singapore and South Africa. Perkins, who owns the majority of Safariland stock, said the company still prides itself on quality and innovation in holsters and police officer duty gear as well as body armor, graphics for police and emergency vehicles, and automotive fabric covers such as nose-masks.

With more than a 70 percent share, Safariland dominates the duty-gear market for law enforcement. These products include belts, pouches and a range of holsters with safety features and adjustable parts to fit every conceivable side arm.

No longer made from leather, the holsters are constructed from a composite of materials with the most common element a thermal plastic. Perkins said Safariland holsters maintain their structure and quality longer than leather ones.

One of the company's most common line of holsters includes three safety features: a lock inside the holster that requires a gun to be titled backward before it is drawn, a side strap and a top strap.

Together, the three safety features are strong enough to stop a 170-pound reporter from yanking a gun from a holster worn by a company employee. But the safety features become undone instantly and naturally as that same employee or anyone wearing the holster draws the gun in one fluid motion.

"They [the safety features] save lives everyday when somebody doesn't get the gun away, but you don't hear about it," Perkins said.

Protecting America's finest

Sweating through jungles, running across beaches, and maneuvering through foreign cities, America's Special Forces will be wearing body armor designed and manufactured in Ontario by Safariland.

Safariland was awarded the

military contract in April and will provide body armor to between 77,000 to 135,000 members of such elite groups as Navy SEALs and green berets.

"That contract we were particularly pleased with because it shows leadership," Perkins said. "These guys basically get the newest, neatest stuff."

The move to provide armor for the military is relatively new at Safariland, which traditionally has served law enforcement.

Perkins said Safariland is the biggest player in the law enforcement market for bullet-resistant vests — at Safariland they don't say bullet proof, because protection cannot be absolutely guaranteed. Safariland provides specialty armor for men and women, offering a wide range of choices between maximum protection and maximum flexibility.

Police officers didn't always accept the need for armor, being too macho and disliking the uncomfortable feel. In the '60s, a unique fiber called kevlar was invented, which enabled the construction of bullet-resistance vests.

Attitudes of law enforcement toward body armor changed as the armor began to save lives. Perkins said the company's first save came after a woman called Safariland in 1974 after hearing about armor worn by the LAPD.

She ordered a vest for her husband who was working as a police officer in Colorado Springs. She planned to save the vest for a Christmas present but decided to give it to him when he got called to work on Thanksgiving.

That night, the officer was shot twice in the back near a railroad yard while wearing Safariland armor. He lived, sustaining a few bruises.

Perkins said he has a vivid memory of that first life saved.

"That's what the whole concept was about," Perkins said, "and it's an interesting story, although everyone of them has a story."

To date, Safariland armor has saved the lives of nearly 200 police officers.

COMPUTERS/SOFTWARE

MacFair 98, The 56K Modem and More From the "00" Section

by J. Allen Leinberger

"Aren't you Sinbad?"

"Not today," replied the tall, red-headed African-American with the familiar TV smile. "Today, I'm just another Mac-head, here to learn something."

So were we all at Burbank's annual Macintosh end-user fair, MacFair 98. Just a group of people who gathered together to learn something.

Gone was the Gates bashing of a year ago. Seattle's wunderkind of Windows has released the Mac version of Office 98 first, and many people came together to listen to Deborah Shadovitz go through what she has compiled for her new "Office 98 for Dummies" book. The package includes a new version of Word, a new Excel and a new Powerpoint.

Shadovitz is quick to point out that she also did about 80 percent of the work on the new "Claris Office for Dummies" book as well, but since Bob LeVitis and Frank Higgins did so much work on its predecessor, "ClarisWorks 4 for Macs for Dummies," they got cover credit and she had to settle for a listing inside of the new book. Such is the politics of publishing.

Adding to the confusion, ClarisWorks is now called AppleWorks.

A highlight of this year at MacFair was the now ugly contro-

versy between the Netscape people and the Internet Explorer people. Both believe that they have found the true road to the info superhighway.

Then there was the debate between those who believe in virus protection and those who don't. And which works better: Apple's built-in Extensions Manager or Casady & Greene's new Conflict Catcher 4?

Along with Bob "Dr. Macintosh" LeVitis, writer David Pogue drew large crowds again, this time not only for his three-hour trouble-shooting session but also for a preview of his latest edition of "Mac Secrets." Edition five won't be out till August, but inquiring minds wanted to know.

Not as well known is Maria Langer, but her session on the new Mac OS 8.1 was so well attended that she kept asking if everyone in the room was really there for her.

Also big this year was the finally compatible 56K modems. Global Village has provided them to me for both my desktop and laptop computers, and they really are faster.

The desktop model took a little patience to install but it looks just like its older brother, except for the new color features. When a fax does not go through, it used to mark it with a big, black "X." Now the mark is bright red.

In the old model, the individual contacts were marked with a little

black and white cartoon face. These faces are now a very politically incorrect pink.

The Group icon adds a brown, perhaps Hispanic, cartoon face. Still it rings faster. It does load America-On-Line faster and it does set up the Internet faster. Loading up the new laptop 56K was almost too easy. But it sure does grease the wheels.

What you must remember about 56K modems in general is this: The FCC won't allow anything to run faster than about 53K, for now. And if the guy on the other end still has an old 9600 baud modem, that's as fast as anything can go anyhow.

The Global Village TelePort 56K X2 Fax/Modem is like a brand new Corvette, but if you're stuck in traffic going home on Friday afternoon, you never get to go as fast as you wanted. Even so, a good 56K modem ought to last you for a while.

One other note. This column recently warned you about the problem that some computers will have in the year 2000 when the two digit clocks think it is the year 1900. This is called Y2K or The Millennium

Bug. More has come out since our last discussion. The IRS says it will cost about \$3 billion to fix the lines of code in their computers for the change and at that it won't get done until about 2008. This may work to our advantage because there was NO income tax in 1900. Then again, don't count on it.

Meanwhile, legislation is going around Sacramento to end-run the lawyers who are planning to get rich off of Millennium problems. Think of the class action suits for credit cards with "00" expiration dates or air traffic control radar that blinks out at midnight on that fateful day. While computer code writers are rushing to upgrade everything, it looks like some ambulance chasers are preparing to get rich on computer glitches instead. Unless, of course, our lawmakers can prevent this electronic equivalent of El Niño from becoming the legal bonanza of the next century.

You should do the following. Resolve to be at 1999's MacFair. Plan to load the new 56K X2 modems at your next convenience. And on New Year's Day in the year 2000, spend cash only.

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PEOPLE, PLACES AND EVENTS

Canyon National Bank Appoints CFO

Canyon National Bank has appointed Jonathan J. Wick as senior vice president and chief financial officer.

Since 1982, Wick's banking career has been on the rise. Prior to his promotion at Canyon National, Wick had the same titles at Mid-Valley Bank, Northern California. From 1989 to 1996, he served as senior vice president, chief financial officer and director at Palm Springs Savings Bank.

It was at Palm Springs Savings Bank that Wick had created a computer-based information system that aided bank officials in spotting upcoming trends in the banking world.

Winners Circle Names Regional Vice President

La Verne resident John Wilson has been named Winners Circle Personnel's regional vice president. Wilson, who served as vice president of sales and marketing for the Montclair personnel agency, Pro Select, also worked in sales with AT&T and ITT.

Wilson said that the agency's high standards and ethics were what made him decide to join the team at Winners Circle Personnel.



David Tuttle



Thomas Thetford



Angela Hill



Sebastiano Sterpa

Ontario Fires 26, Hires Six

The city of Ontario laid off 26 employees on May 26, culminating months of tension that began when City Manager Greg Devereaux was hired in October in part to make the city leaner.

Just before the layoffs, the city hired six department directors, with three having worked for the city of Fontana, where Devereaux previously served as city manager.

Ontario plans to eliminate a total of 50 positions in all to make its bureaucracy more efficient, saving \$3 million.

Critics over the last month have wondered why Devereaux was hiring high-paid directors amid talks of cutbacks.

The six directors hired are Loron Cox, administrative services/finance director; James Babinski, information services director; Mary Jane McLarney, economic development director; Jim Strodtbeck, redevelopment director; Ken Jeske, public works director; and Douglas Ford, housing and neighborhood development director.

NACVA Awards Newest CVA Member

The National Association of Certified Valuation Analysts (NACVA) has awarded certified public accountant David Tuttle a membership in their Certified Valuation Analysts (CVA) organization.

The membership recognizes candidates who have strong ethical and professional standards. Applicants are required to be certified public accountants and registered in their state and a member of their CPA Society or the American Institute of Certified Public Accountants.

Raincross Medical Group Appoints New Executive Director

Raincross Medical Group has appointed Thomas Thetford as executive director. Before joining the Riverside group, Thetford was founder and executive director of United Western Medical Center, Orange County.

Prior to that, Thetford owned a medical/hospital consulting firm, Thetford Management Services, which served the cities of Palmdale and Orange for 10 years.

Thetford is a member of the national and Orange County section of the Medical Group Management Association and the American Society of Training and Development.

Capitol Commercial/NAI Negotiates Purchase of Industrial Property

Chris Hauso and John Boyer, representatives of Capitol Commercial Real Estate Services Inc., have negotiated the purchase of an industrial building on behalf of Robert W. White and Janet M. White, trustees of the White Family Trust, for \$1,625,000.

The new owners have plans to expand the 31,576-square-foot building an additional 20,000 in order to accommodate their current tenant, Ny-Glass Plastics Inc.

"The location is within the industrial area of Corona which fronts one of the city's major thoroughfares, providing easy access to freeway arteries," Hauso said.

U.S. Factory Outlets Slated to Open at Carousel Mall

San Bernardino's Carousel Mall will soon welcome U.S. Factory Outlets (USFO) as their new tenant.

USFO, a manufacturers' outlet that includes more than 300 suppliers and a variety of name brand men's and women's apparel and housewares, will be located on the lower level of the mall structure. An East Coast corporation, USFO's concept is to bring customers name-brand merchandise at 30 percent to 40 percent less than traditional retailers.

Plans for remodeling the 40,000-square-foot area will begin immediately with a planned opening date in early August, according to Sam Catalano, Carousel Mall's general manager.

continued on Page 12



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People, places ...

continued from Page 11

ImageOne Welcomes New Creative Director

ImageOne, a Riverside design firm, has named Donald Price creative director. Price's responsibilities include managing and directing print communications and client development for the firm's regional and national accounts.

Price's previous experiences in account management include Levi Straus, UCLA, Texaco, Mattel, UniCare and Japan Airlines.

Del Webb Corporation Names Design Center Manager at Sun City Palm Desert.

Del Webb Corporation's Sun City Palm Desert has named Angela Hill design center manager.

Hill will be responsible for operating and managing the community's design center. Her other duties include establishing procedures for design consultants, work-

ing with housing operations during construction and supervising the interior selections for model homes.

Prior to joining Sun City Palm Desert, Hill managed the design center operations at Rancho LaQuinta and also served a tenure as design director at Sunrise Co. from 1984 to 1994.

Hill is also a member of the Professional Design Association and is on the board of trustees for the YMCA of the Desert.

Health Net Appoints Regional Medical Director for San Diego, Inland Empire

Health Net announced the appointment of Dr. Laura Mead Clapper to regional medical director.

Clapper will be responsible for directing Health Net's medical affairs in two of its Southern California areas: San Diego County and the Inland Empire. She will be

involved with the health plan's contracts with physician groups and dealing with Medicare, Medical and Healthy Families products.

Clapper will also serve as a resource to Health Net employer groups and community organizations.

Before joining Health Net, Clapper was a pediatrician at Bonita's Mercy Health Centers. Concurrently, she served as a physician consultant at a care management consulting firm, Iameter Inc.

Clapper has held numerous executive and clinical positions in the United States Navy, including medical director at the Naval Medical Center, San Diego. She is a fellow and diplomat of the American Board of Pediatrics, a member of the Ambulatory Pediatric Association and the American Medical Women's Association.

Pomona First Federal Appoints Assistant Vice President

Larry M. Rinehart, president and CEO of Pomona First Federal Bank & Trust (PFF), has named Evangelina Sandoval assistant vice president.

Sandoval, the unsecured lending coordinator for PFF, is responsible for unsecured lending products at PFF. Duties include unsecured loan monitoring, credit quality, risk management, account profitability, business development and policies.

Prior to joining PFF in 1997, Sandoval held a number of management positions in banking and real estate. She is also a member of the Rancho Cucamonga Chamber of Commerce.

Bastien and Associates Inc. Awarded Promenade Business Park Contract

Irvine architecture and planning firm Bastien and Associates have been selected by Western Realco to design the \$15 million Promenade Business Park in Corona.

The business park will be comprised of four concrete buildings, located on 18 acres. It will be designed for both office and warehouse use and include a dock-high loading facility.

According to Gary L. Bastien, AIA, principal of Bastien and Associates, the firm will plan both architectural and interior design of the project.

Western Realco will begin the project in July and completion will be in October.

Doubletree Resort Has a \$5 Million New Look

Doubletree Hotel & Golf Resort Palm Springs has a new look—a \$5 million new look.

Using a "new desert-contemporary design" theme, all guest rooms and suites, public areas and meeting spaces were remodeled by Duncan & Miller Design, a Dallas-based design firm.

Renovations included the adding of a state-of-the-art exercise facility and the replacement of the traditional hotel restaurant with a more trendy "fun-oriented cafe."

Guests now have the option of using 16 new meeting rooms as well as access to a 5,000-square-foot poolside patio.

SCHDC Elects Palm Desert Real Estate Agent to Board of Directors

Southern California Housing Development Corporation (SCHDC) has elected real estate agent Sebastiano "Seb" Sterpa to the firm's board of directors.

"We are extremely pleased to have such a nationally recognized and respected real estate expert join SCHDC's board," said Andrew B. Wright, chairman, Southern California Housing Development Corporation. "We expect that his experience and advice will play an important role in developing and implementing the company's expansion plans."

A veteran of the Southern California real estate scene and founder of Sterpa Realty Inc., Sterpa sold his company to Merrill Lynch in 1985 and now serves as chairman of the Sterpa Group, a real estate investment and management firm. He has also served as president of the California Association of Realtors and the National Council of State Finance Agencies and chaired the California Housing Finance Agency.

THE EMPLOYERS GROUP
Government to Form Nationwide Database on New Hires

by Barbara Lee Crouch

As part of the ongoing effort to locate parents and enforce payment of delinquent child-support obligations, the Welfare Reform Act (Personal Responsibility Act of 1996) established the Federal Parent Locator Service (FPLS), a national directory of new hires. This law was enacted to reduce a nationwide shortfall of around \$34 billion every year in uncollected child support payments.

All states and all employers will be required to furnish identifying information on virtually every person who is hired in the United States. In addition, the FPLS will contain quarterly data supplied by the State Directory of New Hires on wages and unemployment compensation paid.

The law, which will take effect in California on July 1, establishes the New Employee Registry (NER) and requires employers to report all new employees to the Employment Development Department (EDD) within 20 cal-

endar days of the start-of-work date. This short time frame will allow enforcement agencies to identify delinquent parents who evade child support payments by changing jobs frequently.

Identifying delinquent parents

The new hire information will be crossmatched against child support records in the state to locate parents, establish a support order or enforce an existing order. The files are then sent to the National Directory of New Hires. With over 30 percent of delinquent parents living in other states, the Department of Health and Human Services estimates that this program will increase child support collections by \$6.4 billion nationally in the next 10 years.

Fighting unemployment insurance (UI) fraud

A direct benefit of the program to California employers will be EDD's increased ability to identify persons who are working and

fraudulently collecting UI. Under the current system, a claimant may be working and collecting UI benefits for up to six months before EDD detects the fraud and establishes an overpayment.

The new 20-day reporting requirement will enable the state to detect fraud and establish overpayments within three weeks of the employment date. This provision will save approximately \$9.5 million from being paid out of the UI fund each year on fraudulent claims.

When must you report new hires?

Under current California requirements you have 30 days from date of hire to report new hires. Once the federal law goes into effect July 1, you will only have 20 days to report new hires.

What must be reported?

Under the new law, full name, home address and social security number of employee and the start of work date. In addition, the

employer's name, address and account number must be provided.

Who must be reported?

Newly hired employees who have not previously been included on your payroll. Rehired employees who are returning to your employment from any furlough, termination, separation, layoff or unpaid leave of absence.

To whom must you as an employer report this information?

It is reported to the California Employment Development Department (EDD). The EDD provides for you Form DE-34 for reporting new hires. However, you may create your own form; submit a copy of the employee's W-4 form or any other hiring document that includes the required information. Mail or fax to: Employment Development Department, P.O. Box 997016, MIC 23, West Sacramento, CA 95799-7016. FAX: (916) 653-5214.

What date do I use to report my new employees?

Use the "date of hire," which is the first day services are performed for wages by an individual.

For more information


The EDD mailed out detailed instructions to all employers in May, along with a copy of the department's reporting form. For additional information, call (916) 657-0529 (or you can visit EDD's Web site at www.edd.cahwnet.gov).

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for Employers Group. The 102-year-old, not-for-profit association is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430 (or see Employers Group Web site at www.hronline.org).

Comparison of Current and New NER Program	
Existing State NER Program	New NER Program as of 7/1/98
Applies to 17 industries Exempts employers with four or fewer employees	Applies to all employers
Must report within 30 days	Must report within 20 days. Mag media filers make two monthly transmissions.
Must Report: Employer name, address and California Employer Account Number Employee's first initial, last name and SSN	Must Report: Employer name, address, California Employer Account Number and the Federal Employer Identification Number (FEIN) Employee's full name, home address, SSN and "start-of-work" date
Certain exemptions apply	No exemptions apply

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MANAGING

Working With Those You Hate

Part II of II

by Peta G. Penson

Sharon's assistant Mark sat uncomfortably across the desk, twisting the point of his tie.

"I'm trying to do the best job I can, but it seems like I'm always running interference between you and Jeff."

Sharon rubbed her forehead.

"I'll talk to him and see if we can tone the conflict level down."

Inside she was thinking it wasn't the first time she'd almost lost a good staffer to Jeff's continual testing of her temper.

Across town, Leonard took one look at his newly hired colleague, Dave, and squared off. So it was going to be new technology against old? Their offices were adjacent to each other, so they could look forward to lots of time to argue.

One exit down the freeway, Brad's terrific secretary with whom he has an excellent relationship tells him she's accepted a transfer from Brad's boss, Dan, to work in the LA office starting in two weeks. Brad is furious. Why didn't Dan talk to him about it?

This was so typical—pulling the rug out from under him.

The business of business is business, not office matchmaking. Research shows that people often do their best work in partnership with someone they dislike intensely.

Look at the acrimony behind some of the Nobel winners' stories of dastardly intrigue and secrecy. The realities of continuous change in the workplace can make poor relationships worse.

How can you do your best when your business partner possesses the singular gift for frazzling your nerves, eroding your temper and just plain gnawing at your soul? When you have a calmer day and your nemesis is off premises, do some soul searching yourself before it gets much worse. Ask yourself, can he or she get the job done well? If so, you'll have a tool to begin overhauling your disgust.

See if you can calmly analyze the trait or traits that bug you — A confrontational style? A reticence bordering on catatonia? An icy tone? A la-dee-da attitude? Can you separate this from the conscientious habits your colleague exhibits?

What button does he or she push

that sends you out of control? Make a habit of monitoring your own automatic reactions and interrupt them. If you wince and can't stand it when he sits on your desk and says "Hiya!" next time you see him coming, go out to meet him. It'll help you both clear the air.

Remember it takes two to tangle. There's a risk to bottling up high emotions. You push them underground and they take subtle and not so subtle shape — missed appointments, lateness, gruff and evasive replies.

Can you clear it up at this late date? "Bob, I know we've been getting into scraps a lot, and as I think about it, it's all happened since I spoke out about your proposal at the staff meeting last month. Do you want to talk about it?"

Determine whether the person is aiming his or her behavior at you alone, or at everyone. Be really specific and blame the behavior not the person. "When I asked for those sales numbers and you made a snide remark, I didn't feel like assigning you to any of the committees . . . so I didn't."

Prepare and train yourself. Don't yell and scream; learn instead to control your anger. When your boss slams a memo down on your desk and demands to know the meaning of it, learn to look her in the eye and say

calmly, "Thanks for bringing this to my attention. Show me exactly what is wrong with it."

If you're doomed to work with someone you dislike intensely, commit whatever you can to paper. It has the effect of distancing you.

Send along a memo before your meeting with him telling him exactly what you want and expect, and after the meeting send a confirming memo. This will defuse you a bit and also make sure your actual contact is less.

Do a Dilbert. Try a little mental humor. "I'll put everything into a memo, which he will then misinterpret and get everything wrong anyway, but we'll bumble along and eventually get the job done."

Finally, if you're sure your adversary is being manipulative, cover yourself with the person you report to by letting him know the chemistry just isn't there. You don't want to panic your boss if you come up with a mediocre result.

Suggest a remedy: "I think I'd do better with Jack." Don't say, "I don't like Jill."

Unfortunately, the opposite of love is not hate — it's indifference. And that can kill off any pleasure you take in your job. So before you leap to judgment, take time to understand.

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EXPORTING

The Euro: Europe's Common Currency

by Susan Thomas

On Jan. 1, 1999, the "euro" arrives. By the year 2002, the replacement of national currencies of the countries in the European Union with one monetary standard should be complete.

While creating a single currency is a complicated project, the logic for it is simple. The 15-member European Union is the world's largest single market, with a gross domestic product of more than \$8 trillion. To compete with other mass-market countries, it cannot afford multiple currencies and financial systems.

To be invited to participate, a European nation must document that in 1997 it had a budget deficit no higher than 3 percent of gross domestic product, public debt under 60 percent of gross domestic product, inflation within 1.5 points of the EU's three lowest nations, and long-term interest rates within 2 points of the EU's three lowest nations.

The European Commission, the European Union's executive body, confirmed that 11 of the 15-member states are now ready to connect through the common currency because they met the qualifying criteria. Those countries are Austria, Belgium, Finland, Ireland, France,

Germany, Italy, Spain, Luxembourg, Netherlands and Portugal. The European Monetary Institute concurred with the commission.

Britain, Denmark and Sweden plan to stay out of the monetary union for now, but are expected to join within two to three years of its launch. Greece may not qualify, although it was admitted into the exchange rate mechanism, which paves the way to their eventually adoption of the euro.

Recently the irrevocable fixing of exchange rates between participating countries took place. The European Central Bank will act as the monitor. Notes and currency will be introduced in January 2002, with current forms of cash existing in the interim.

At a recent conference of the National Association of Export Companies, Herve' Carre, the director of monetary matters for the EU, advised that the euro will be stable, focusing on stability and fiscal discipline.

Bruce Barnard advised *The Journal of Commerce*, that the monetary unification "initially will be painful with pronounced winners and losers. But in the long run, it will be a win-win situation, both economically and politically."

The euro will have a major

impact in the United States for several reasons:

- Europe and the United States have the world's biggest commercial relationship. The EU accounts for 18 percent of U.S. imports and 21 percent of our exports.

- The United States is the single largest investor in the EU and it is the main target of U.S. foreign investment.

- The euro could eventually rival the U.S. dollar as a global currency.

For U.S. business, there will be the elimination of exchange-rate swings and bank fees. Travelers will no longer have to change money every time they enter another European country. Costs for cross-border trade will be reduced, expenses for trading in different currencies will be eliminated, and common pricing strategies

across Europe will be facilitated.

Avinash Persaud, head of currency research with J.P. Morgan (Europe), told *The Journal of Commerce* that the European Union's economy will be 15 percent larger than that of the United States, and its exports will be 25 percent greater. Even the 11 countries joining in 1999 will export more than the United States.

The key question for U.S. exporters is if the euro will be strong or weak against the dollar. A weak euro will make EU goods more price competitive, reduce sales by U.S. companies, and increase the U.S. trade deficit with the European Union. A strong euro would have the opposite effect.

Susan Thomas established Export Associates in 1991 to help small manufacturers get their products sold on the international market. Thomas may be contacted at (714) 282-7694 (or smtexports@aol.com).

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LAW

To Ask or Not to Ask, That Is the Question

by Lazaro E. Fernandez

We have all been interviewed, but now it's you who's doing the interviewing. Do you know what to ask and what not to ask so as not to run afoul of the various laws in place today to protect a prospective employee's rights?

Choosing your questions carefully is the start. Conscientiously selected questions improve the substance of the interview and the information elicited. It will allow you to stay away from questions you should not ask.

Two major hurdles are questions that give the appearance of discrimination or harassment. The Federal Equal Employment Opportunity Commission, which monitors and enforces work-place discrimination, provides pre-employment guidelines that include the following:

- Will the answer to any of the questions have the effect of screening out minorities or members of the same sex?
- Is the information really necessary to judge the applicant's competence or job qualifications?

In most instances, the less information you have regarding "unobservable" protected categories, such as religion or disability, the less likely a rejected applicant can sue for discrimination.

Questions to avoid include age, family plans or day care arrangements. The last question is not job-related unless an applicant requests a special schedule because of child-care needs.

Sexually offensive or suggestive questions, comments or jokes can constitute sexual harassment.

Religion is an interview trap. Asking may be illegal.

An emerging category of quacksand questions relate to health or medical questions. For employers with 15 or more employees, the Americans with Disabilities Act (ADA) makes most health-related interview questions illegal. An employer may request medical information after a job offer.

Unless the applicant asks for an accommodation to perform a job, avoid any questions regarding a hidden health issue. Stay away from questions such as: "How many sick days did you use last year?" "Are you taking any prescription medication?" "Have you ever been treated for drug use or alcoholism?" These two are "disabilities" under the ADA.

The key to a productive interview is to gather information on a need-to-know basis. Remember that job-relatedness is your best defense to a discrimination charge. Conform your manuals and interview questions with the previous in mind and you may avoid a lot of hassles down the line.

Lazaro E. Fernandez is a partner in the law firm of DesJardins, Fernandez & Smith LLP in Riverside. The firm concentrates its practice in business, commercial, employment, bankruptcy and other civil matters. The article does not constitute legal advice and is for discussion purposes only. Readers are advised to contact their own counsel for their particular questions.

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Who's Who in TECHNOLOGY

William T. Frankenberger Jr.



William T. Frankenberger Jr., professor of soil microbiology and biochemistry at the University of California, Riverside, has made significant contributions in environmental restoration and rehabilitation of lands contaminated with pollutants. He has developed and patented remedial technology utilizing naturally-occurring soil microorganisms to detoxify selenium-tainted soil via a process called microbial volatilization.

Frankenberger has interacted with the Secretary of Agriculture, Secretary of the Interior, U.S. and State Senators, U.S. Fish and Wildlife Service and Water Districts, environmental groups, growers, journalists and science teachers, and has been involved in the clean up of more than 600 bioremediation projects worldwide. Frankenberger's innovative research integrates environmental health with economic profitability, enhancing sustainable agriculture in California by allowing growers to sustain high productivity of agricultural commodities while minimizing impacts to the environment.

Centrum Analytical Laboratories (CAL) in Redlands and its affiliate, the Center for Environmental Microbiology (CEM) in Riverside — the twin companies formed by Frankenberger — represent a profound synergy in environmental science theory and practice, with the common goal of ensuring environmental preservation throughout the Inland Empire.

Frankenberger's efforts began with the 1987 formation of CAL, which engages in the analysis and testing of soil, air and water for hazardous chemicals. CAL services clients primarily in California by testing samples on-site with one of three fully-equipped, certified mobile laboratories or at the stationary lab in Redlands.

The second part of Frankenberger's dyad is CEM. If hazards are found, CEM determines whether bioremediation — the clean up of hazardous materials using microorganisms that exist in nature and do not cause another clean-up issue — is an option. If it is, then CEM develops a precise bioremediation action plan based upon the specific conditions present at the contaminated site.

Both companies have developed long-term relationships within the industry, government and the private sector in the preservation of the environment and natural resources. Some of the high-visibility projects completed include the analytical work during the Cajon Santa Fe train derailment, the conversion of a steel mill into the Fontana Raceway and various projects for American Airlines, Continental Airlines, Circle

K, AT&T, Caltrans and Xerox.

The two companies are continuing to expand their analytical and feasibility testing services and capabilities, preparing for a world environmental market that is projected to grow from \$888 billion in 1996 to more than \$1 trillion by the year 2000.

Vern Goodwalt



Vern Goodwalt is the vice president and general manager of a leading company in the field of dentistry manufacturing.

Ney Dental Inc., of Yucaipa, is a provider of benchtop equipment to the dental crown and bridge lab industry for process gold alloy, porcelain and ceramics used to make a dental restoration.

"The best part of my work is the people with whom I work," Goodwalt said. "When you are surrounded by competent people who take pride and responsibility for what they do, great things begin to happen."

Ney's core product lines are vacuum furnaces, box furnaces, ultrasonic cleaners and high-speed rotary hand-held finishing tools.

Until the '90s, the industry had not changed much over the previous two decades. But the advent and refinement of new alloys, porcelain, implants, ceramics, composites and high-strength fibers has significantly improved cosmetic dentistry. Today, a growing number of people of all ages want their restorations to look natural from front to back.

To achieve a quality restoration requires high temperature, 2000-degree vacuum furnaces. The firing cycle in these units require precise process control achieved with computer boards, microprocessors, and user-friendly software driving heating modules in mechanical enclosures.

Ney's products are shipped worldwide, which requires the products to be universal in design and user interface, high in quality and easy to service.

The company manufactures its products in a 52,000-square-foot, state-of-the-art plant with 85 talented people.

Jay P. Ebersohl



Jay Ebersohl has always been interested in things that fly. This interest led him to major in aeronautical engineering for his undergraduate work at Caltech and in gas dynamics in

graduate school at the University of Michigan's aerospace engineering department. He is a California registered professional engineer and a private pilot.

He began his professional career with the aerophysics department of TRW in San Bernardino. There, he specialized in transonic, supersonic and hypersonic aerodynamics of missiles, launch vehicles and related systems. To solve these problems, he used analytical, semi-empirical and computational fluid dynamics (CFD) methods. He started Advatech Pacific Inc. in 1994 to explore opportunities he thought TRW was overlooking.

The first major contract was with the U.S. Army White Sands Missile Range to develop engineering software that will assess the risk posed to aircraft from missile test debris in order to improve flight safety. Ebersohl invented a new way of mathematically handling statistically described dispersion phenomena, which is a key component of the work. This method has implications beyond missile range safety into such fields as toxin dispersion, pollution and industrial hazards.

As president of Redlands-based Advatech Pacific, he has led his team in design and analysis work involving aircraft modifications and computer simulations. These tasks utilize advanced engineering methods in structures, aerodynamics and flight mechanics. He is placing renewed emphasis on company growth by seeking subcontracting and partnering opportunities with government and prime contractors in aerospace and defense as well as opportunities in nontraditional markets.

William Saito



William Saito, the President, CEO and cofounder of I/O Software, is a citizen of the world. Saito was born in Los Angeles and raised in various cities, including Los Angeles, Okinawa, Tokyo, Walnut and Riverside. As a part of a multilingual family, he is able to speak, read and write Japanese fluently.

I/O Software expanded and moved to Riverside in 1993. Working with software companies such as Symantec led the company to bigger and better companies such as Microsoft. I/O worked as a software application developer for Microsoft, and as a result of that relationship I/O was introduced to Sony.

I/O worked on developing the software for Sony's fingerprint ID unit, and as a result posi-

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Who's Who in Technology

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tioned themselves to become the unit's distributor in North and South America and most of Asia. Due to the complex nature of the Japanese and other Far Eastern languages, I/O had to develop various technological innovations to display and print Japanese characters.

By becoming the leaders in developing the Asian computing architecture, I/O created many software and hardware innovations including the development of the very first Japanese PostScript printer in the United States. With this established knowledge in the Japanese computing architecture, it provided I/O with inroads and contacts into the Japanese consumer electronics companies.

I/O Software continually seeks new and innovative ways to take advantage of new technologies through its research and development. The company has been able to sustain its creativity by constant-

ly exploring new projects and relationships. In addition to its projects with Sony, Fujitsu, Toshiba and Seimens-Nixdorf, the company has created the very first high resolution Kanji printer and the very first video-conferencing application to run on Windows 95.

The company has gone out of its way to foster creativity among its staff with flexible work schedules, telecommuting and an overall relaxed professional atmosphere that brings out the best in the employees.

Beyond his corporate accomplishments, Saito has been very active in the local community. He serves on the board of directors of the Riverside Arts Foundation and is active in supporting and participating in several programs, including the Riverside YWCA, the University of California, Riverside, Chancellors Roundtable and the Inland Empire Technology Entrepreneurs.

In his spare time, Saito and

his wife enjoy tennis, skiing, golf and deep-sea fishing. Saito also speaks at public events and conferences at least once per month.

Robert J. Dykhous Jeffrey R. Dykhous

Robert and Jeffrey Dykhous are a father-and-son team who enjoy the daily challenge of bringing new and unique solutions to old problems through application of exciting new technology. The dynamic duo run MetroLine Industries Inc., of Corona, which manufactures advanced "turn-key" technology and equipment packages for surface modification.

Through the use of MetroLine's innovative plasma technology and equipment, it is possible to modify surfaces of a wide variety of materials to achieve performance unattainable through other techniques, thereby allowing designers the freedom to choose a host of materials previously thought unacceptable.

Some examples are:

- Brass-door hardware, plumb-

ing fixtures and aluminum auto wheels now have a corrosion-resistant "lifetime" finish, maintaining their original beauty for years to come.

- New, nearly unbreakable plastic auto side and rear windows save lives in a serious accident, prevent theft and reduce the risk of car jackings. The plastic surface, when coated with MetroLine's VITRI-NITE(r) Protective Finish, resists scratching similar to glass.

- Semiconductor device sub-micron patterns can be etched into silicon wafers, photosensitive film residues can be removed and wafers cleaned to cleanliness levels never before available, all without any hazardous chemicals.

In addition to those examples, MetroLine's technology makes possible new disposable medical devices which detect drug abuse and heart attacks quickly and without time-consuming tests.

And MetroLine pioneers plasma technology in consumer, automotive, semiconductor and medical industries, through innovation in environmentally-clean plasma technology.

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ADVERTORIAL

How to Get the Best Lease

Beginning in Calgary in 1994, Gelmon Bros. was formed due to a strong demand to provide tenant lease negotiation services to health care practitioners as well as other businesses in North America. The Southern California regional office in Palm Springs will open in June, and a series of free seminars on the eight most common mistakes made when negotiating a tenant lease will begin. Below, Lewis Gelmon, one of the founders of Gelmon Bros., offers inside tips on "getting the best deal."

1. Understand the landlord's needs

Take the time to learn all you can about the property and its owner. If you find out that the land-

lord has been looking for your type of use for a certain space, you should be able to negotiate a better rental rate. If it turns out the landlord has little cash, then propose a deal with lots of free rent and less of a move-in allowance.

2. Remember: agents are not lease negotiators

These people are professionals at finding the right combination of space, location and demographics. However, in many cases, they receive a commission paid by the landlord, usually based on rent. If you choose to have an agent negotiate your lease, he or she should be paid based on how well your needs are met.

3. Don't be overly anxious about a single location

If you jump too fast at a good site, don't be surprised when a competitor opens down the street two months later with a lower rent. At the beginning of negotiations, make it clear that you are prepared to deal exclusively with the landlord to try and reach an agreement within two to three weeks.

4. Negotiate all additional rent clauses

These clauses can amount to a blank check for landlords who use the old routine of, "Well, this is our standard lease and everybody must sign it." Seek estimates of what these costs will amount to and propose they be capped at a reasonable level.

5. Never personally guarantee a lease

Rather than putting your personal assets on the line, negotiate a limited guarantee based on exactly what the landlord stands to lose if you have to walk away from the lease. Remember, even limited agreements should always be reviewed by your lawyer.

6. Negotiate a proper restrictive covenant

It's not good enough for a landlord to say, "Hey, don't worry, we'd never lease space in this center to any of your competitors."

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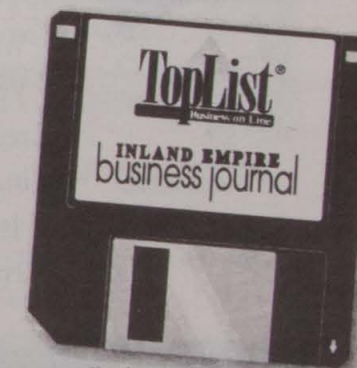
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WHO'S WHO IN TECHNOLOGY

continued from Page 18

Diane Mindrum



Diane Mindrum is a second generation manufacturer. Her father, Paul Mindrum, started Mindrum Precision Inc. in 1956 with only a handful of employees.

Over the course of the years, the company grew to 88 employees and more than \$3.5 million in sales. Diane Mindrum first began her career at Mindrum Precision at age 12 when she would help her father on Saturdays.

After high school, she took a leave from the company to actively pursue her own education and career. She taught elementary and junior high school for 10 years.

When returning to Mindrum Precision, of Rancho Cucamonga, in 1985, she attained a master's degree in both computer science and business administration. In 1990, Paul Mindrum retired and Diane Mindrum became president.

Soon after she took over, the company began to feel the effects of the recession as the aerospace and defense industries began to deteriorate. Although she had always felt that her company was recession proof, inevitably the number of employees fell to 35, and 60 percent of the customer base had to be written off.

Afraid of losing the company, Diane Mindrum dedicated countless hours of hard work exploring other markets and fields. Today, Mindrum Precision has evolved into a precision optical company that operates 24 hours a day with 45 employees and more than \$3 million in sales.

Mindrum Precision was named by Tom Brokoff as "a company that had diversified successfully." Diane Mindrum's firm commitment to the company's development and customer service has taken Mindrum Precision into a whole new field of super polishing precision glass, quartz and ceramic components.

Garner Holt



Garner Holt, president of Garner Holt Productions Inc., began tinkering with technology at the age of 14, and 20 years later has brought his animatronics opera-

tions to a high-tech, multimillion dollar company.

Located in the city of San Bernardino, Garner Holt Productions produces animatronic characters, creatures and animals for theme parks, themed restaurants, museums and casinos, as well as other venues. Holt's ever growing list of clients includes Disneyland, Disney World, MGM Studios, Universal Studios,

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Affiliated with Chino Valley Medical Center

WHO'S WHO IN TECHNOLOGY

continued from Page 21

Chuck E. Cheese, FAO Schartz and Foster Farms.

The company provides just the right blend of designers, sculptors, machinists, fabricators, electronic engineers, mold builders, plastic specialists, artists and customers with a large dose of Holt's "imagineering mind" to produce the perfect product for customers.

Company products include an animated talking tree for Disney World's new Animal Kingdom, a 40-foot-tall Trojan Horse, which is the world's largest animated figure, characters for Disneyland, the RAD-2 robot for the Marshall Space Flight Center, and Indian characters for Michael Jackson's ranch in Santa Ynez Valley.

Holt's realistic humans, animals, characters and robots literally come to life through his utilization of advanced technology of animatronics, computer controls, the careful crafting by artisans and finishers, and other important elements.

"I love to come to work every day knowing that we are going to take someone's idea or dream and turn it into a reality," Holt said.

Jim Benskin



Jim Benskin, president and CEO of NeTel Educational Systems Inc. (NeTel), holds a doctorate degree from Texas A&M University. As CEO of NeTel, Benskin oversees all aspects of management for the company, including the day-to-day operations.

In 1990, Benskin established NeTel, of Claremont, using less than \$3,000 in personal investments. Through his vision and effort, the company spent four years developing the SchoolNet Series(tm) version 1.0.

NeTel has grown from \$20,000 to \$8 million in sales in the past four years — estimated new sales for 1998 should exceed \$10 million. The company has relied on cash flow to progress through every major step of development. This progress was accomplished by adhering to four main principals. Those same four principles are why Benskin chose to do what he does, and they are sustain a vision,

inspire the troops, hold people accountable, and grow new leaders.

When sports writers asked Yogi Berra, "What makes a good manager?" He replied, "Good players."

Benskin, a former teacher and project manager for the Environmental Protection Agency, said that making an impact on schools is what he enjoys most about his job.

Employed with the Dallas Independent School District in 1982, Benskin headed the project team which developed computer assisted instructional material for schools. In 1983, he founded Rainbow Telecommunications, one of the first companies nationwide to take advantage of Opernet, a.k.a. the Internet.

Frank Paytas
Tom Dale

Frank Paytas is CEO of D.I.P. Inc., which he founded with Tom Dale in 1987. D.I.P. — originally Datam Industrial Products — is a maker of micro-processor-based industrial controls. These devices use modern computing and networking technology to integrate computer intelligence and decision making capabilities into production facilities and other applications.

Designing and manufacturing these controls places D.I.P. at the forefront of the automation revolution. Paytas is thrilled to be a part of this opportunity. He has watched D.I.P. grow from its early days in a Moreno Valley apartment, where the bedroom was the research and development (R&D) lab and the living room the production floor, to today, when it is on the verge of outgrowing a 10,000-square-foot facility in a Riverside industrial park.

Paytas' experience prior to D.I.P. is with Allen-Bradley, Hughes Aircraft and Honeywell. Paytas' contacts in the automotive and semiconductor equipment industries have lead to long-term customer relationships that have put D.I.P. on a path of rapid expansion.

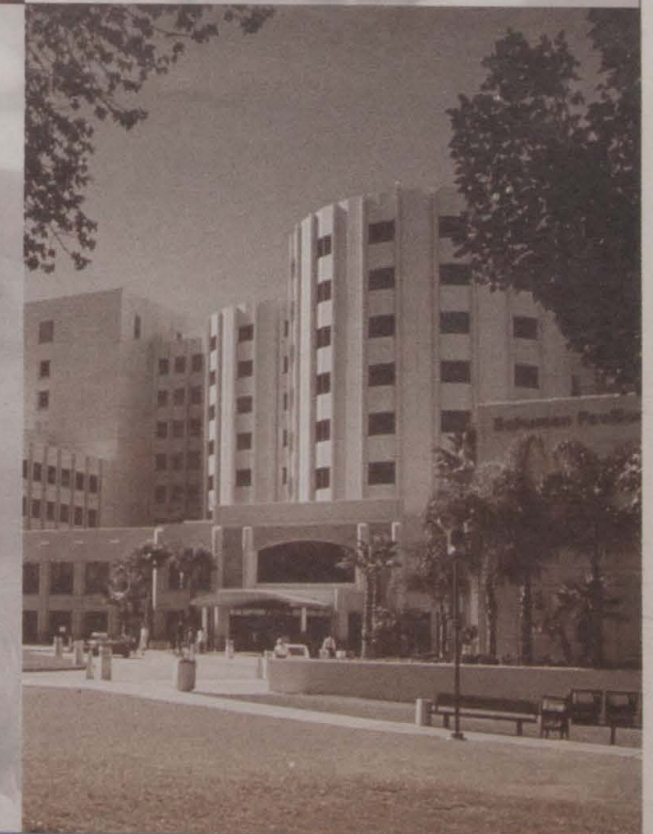
The CEO was born in 1956 in Cleveland, Ohio, and graduated Summa Cum Laude in electrical engineering from Cleveland State University.

Tom Dale is the head of engineering at D.I.P., which is based on Dale's vision of a rapid R&D company that can quickly engineer sophisticated products tailored to specific customer needs. For example, D.I.P. has moved a product for General Electric from the initial design stage to production in less than six months, winning GE's internal Product of the Year award.

D.I.P. became a reality when Dale and Paytas seized on the possibilities presented by advances in microprocessor and control network technology. Dale has always wanted to run his own business.

When interviewing at Intel earlier in his career, he was asked what his goals would be if he worked there. He told them, "to learn all I need to know about starting and running my own company, and then go off and do it."

Dale is excited to be a part of such a dynamic company and enjoys its mix of creative engineering, innovative business and motivated people.

INLAND EMPIRE
business journalHealth Care
TakeoutPHYSICIANS LEAVE FAMILYCARE,
OPEN PINNACLEPOMONA VALLEY HOSPITAL
ZAPS KIDNEY STONESASSEMBLYMAN ANSWERS
QUESTIONS ON HMOsNEW TREATMENT BREAKS
NICOTINE ADDICTIONS

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You'll have fun-in-the-sun at
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with Dick Dale, Gary Hoey,
The Blue Hawaiians and
The Chantays!

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BOATS DEPART FROM DOWNTOWN LONG BEACH

Clearing the Smoke Around HMOs

The media is rampant with complaints about HMOs. HMOs force doctors to restrict the time they spend with patients and the treatments they authorize. HMOs refuse to pay for prescription drugs some patients needs.

These allegations and more have been hurled at HMOs. The Business

Journal asked Assemblyman Brett Granlund (R-65), a leader on health care legislation, to discuss what the state's lawmakers are doing to address the most common HMO-related issues.

Q. What are the primary health issues currently before the state

Legislature?

A. Managed care and HMO reform is the primary health issue before the legislature this session. The issues being addressed cover a wide range of concerns about the kind and quality of health care services offered through managed care organizations. A sample of the specific issues

include concerns about health quality, access, patients' rights, medical decision making by nonphysicians, arbitrary limits on services, drug formularies (what drugs are available), HMO liability, utilization review, second opinions, health plan oversight and others.



Brett Granlund

Q. How will the Legislature deal with the concerns of HMO patients and members?

A. There are more than 100 bills in the Legislature this session dealing with, or proposing, managed care reform. Some of these bills offer real reform and improvement in the health care system. Others represent an attempt by the Legislature to micro-manage these complex health care systems. A large number of these bills will pass and go to the Governor for signature because the need for reform is great. I authored the first managed care reform legislation passed by the Legislature. The bill, Assembly Bill 12 which was signed by the Governor, provides direct access to Obstetrical and Gynecological (OB/GYN) services for women in managed-care settings.

I have also introduced an Assembly Constitutional Amendment (ACA 44) which will protect the physician-patient relationship. Other bills that may be approved by the Legislature and sent to the Governor deal with patients' rights, rights to a second opinion, improvement of HMO oversight, and measures dealing with access and the quality of care.

Q. Will Legislation enacted this year solve the managed-care problems?

A. No. The health care system in California as well as in the nation is in transition. Some of the problems with HMOs are emerging — others are just being identified. Additionally, the Legislature in its best year could not solve all of the problems of a system as complex as the health care



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www.rchc.org

Hospitals Serving The Inland Empire

Ranked by number of licensed beds

continued on Page 32

Hospital Address City, State, Zip	# of Lic. Beds Avg. Daily Rm. Chg.	Total Staff # of Doctors # of R.N.s	Current Operating Budget	Specialties	Owner	Top Local Executive Title Phone/Fax
1. Loma Linda University Medical Center 11234 Anderson Street Loma Linda, CA 92354	636 N/A	5,930 850 1800	\$400 million	International Heart Institute, Cancer Treatment Institute, Over 300 Other Specialties	Adventist Health Systems Loma Linda	J. David Moorhead, MD President/CEO (909) 824-0800/824-4086
2. St. Bernardine Medical Center 2101 N. Waterman Avenue San Bernardino, CA 92404	443 N/A	1,500 316 400	\$98 million	Full Service Regional Medical Center	Catholic Health Care West	Margo Walter Administrator/CEO (909) 881-4324/881-4546
3. Pomona Valley Hospital Medical Center 1798 N. Garey Avenue Pomona, CA 91767	436 N/A	2,313 550 N/A	\$199 million	Cancer Treatm., Cardiac & Intensive Care, Cardiac Catheterization, Heart Surgery, Inpatient & Outpatient Surgery, Maternity & Inten. Care Nursery	Non-profit facility by Community BOD	Richard E. Yochum President/CEO (909) 865-9500/865-9796
4. Kaiser Permanente Medical Center 9961 Sierra Avenue Fontana, CA 92335	429 N/A	3,700 450 700	N/A	Full Service Medical Care	N/A	Patricia Siegel Sr. Vice President/Area Mgr. (909) 427-5269/427-7193
5. Desert Regional Medical Center 1150 North Indian Canyon Drive Palm Springs, CA 92262	388 N/A	1,300 250 450	\$178 million	Geriatrics, Rehabilitation, Oncology, Women & Infants, Trauma/Emergency, Heart Services	Desert Hospital Dist., Tenet Healthcare	Truman Gates CEO (760) 323-6187/323-6580
6. Riverside Community Hospital 4445 Magnolia Avenue Riverside, CA 92501	369 N/A	1,000 300 362	N/A	Maternity, HeartCare, 24-hr. ER/Trauma, Inpatient/Outpatient Surgery, Sub-Acute Care, Home Health, Kidney/Kidney-Pancreas/Liver Transplant, Acute Rehab, Physician Referral	Riverside Healthcare System LLC	Jeffrey P. Winter President/CEO (909) 788-3000/788-3201
7. Riverside County Regional Med. Ctr. 26520 Cactus Ave. Moreno Valley, CA 92555	358 \$738	1,600 450 300	\$200 million	Neurosurgery, Child Abuse, Orthopedics, Pediatrics Trauma, Surgery, Fam. Practice, Obstetrics	County of Riverside	Kenneth B. Cohen Dir. of Health Services Agency (909) 486-4470/486-4475
8. Hemet Valley Medical Center 1117 E. Devonshire Ave. Hemet, CA 92543	344 N/A	954 172 288	N/A	Emergency Department, Cancer Treatment, Maternity & Women's Services, Cardiac Care, Outpatient Lab	Valley Health System	John Ruffner Administrator (909) 652-2811/766-6417
9. San Antonio Community Hospital 999 San Bernardino Road Upland, CA 91786	332 N/A	1,818 450 540	N/A	Medical/Surgical, Critical Care, Maternity, Neonatal, Pediatrics, Cancer Treatment, Cardiac, Mental Health, Outpatient Services	Community Hospital Non-profit	George Kuykendall President (909) 985-2811
10. San Bernardino County Medical Center 780 E. Gilbert Street San Bernardino, CA 92415 -0935	296 \$600	1,500 200 600	\$135 million	Burn Unit, Trauma Unit, Kidney Transplant Center	County of San Bernardino	Charles R. Jervis Director (909) 387-8188/387-0406
11. Community Hospital of San Bernardino 1805 Medical Center Drive San Bernardino, CA 92411	291 N/A	1,100 303 406	\$80 million	Full Service Medical Center, With Obstetrics/ Neonatal Intensive Care, Comprehensive Rehab., Mental Health, 24 Hr. Emergency, Outpatient Surg.	Community Health Systems of San Bernardino	Bruce Satzger Administrator/CEO (909) 887-6333/887-6468
12. Eisenhower Medical Center 39000 Bob Hope Drive Rancho Mirage, CA 92270	261 N/A	1,500 300 WND	N/A	Cardiology, Orthopedics, Birthing Center, Cancer Care, Diabetes, Alcohol and Drug Treatment	N/A	Andrew W. Deems President/CEO (760) 340-3911/773-1850
13. Loma Linda U. Children's Hospital 11234 Anderson St., Rm. 1816 Loma Linda, CA 92354	244 N/A	528 107 296	N/A	Pediatrics, Cardiology, Oncology, OB/GYN Gastroenterology, Neurology, Pathology, Radiology	Adventist Health Systems Loma Linda	J. David Moorhead, MD President/CEO (909) 824-4223
14. Corona Regional Medical Center 800 S. Main Street Corona, CA 91720	228 N/A	821 308 227	N/A	Full Service Medical Center/ Rehabilitation Hospital	Vista Hospital Systems, Inc.	John A. Calderone, Ph.D. CEO (909) 736-6240/736-6310
15. Kaiser Foundation Hospital 10800 Magnolia Avenue Riverside, CA 92505	215 N/A	800 137 N/A	N/A	Full Service Medical Care	Kaiser Foundation Hospitals	Robert Lund Hospital Administrator (909) 353-4600/353-4611
16. Jerry L. Pettis Memorial Vet. Med. Ctr. 11201 Benton Street Loma Linda, CA 92357	203 N/A	1,240 FTEE 94 FTEE 223 FTEE	N/A	Medical, Surgical, Psychiatry, Nursing Home Care Unit	Dept. of Veteran Affairs Washington, D.C.	Dean R. Stordahl Medical Center Director (909) 825-7084/422-3106
17. Parkview Community Hospital Med. Ctr. 3865 Jackson Street Riverside, CA 92503	193 N/A	1,149 426 394	N/A	Diabetic Treatment Center, Curtis Cancer Center, Level III Intensive Care Nursery, Occupat. Med. Clinic, Wound Specialty Ctr., Maternity Serv., Urgent Care	Arlington Health Services Non-profit Organization	Norm Martin CEO (909) 688-2211/354-6683
18. Redlands Community Hospital 350 Terracina Blvd. Redlands, CA 92373	177 N/A	900 150 600	N/A	Cardiac Rehab., Radiation/Oncology, Cardiac Cath Lab, Gnrl. & Laproscopic Surg., One-Day Surgery, Wound Care, Women's Health Progs., Behavioral Med.	Community Non-profit	James R. Holmes President (909) 335-5505/335-6497
19. Hi-Desert Medical Center 6607 White Feather Joshua Tree, CA 92252	175 WND	466 98 114	\$31 million	Geriatrics, Long-Term Care, Sub-Acute Emergency	Hi-Desert Memorial Health Care District	James R. Larson President/CEO (760) 366-6260/366-6251

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hospitals listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss. Copyright Inland Empire Business Journal 1998.

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

HEALTH CARE TAKEOUT

Renegade Doctors Put Patients First

by Mathew Padilla

The important thing about the three medical clinics opening in the Inland Empire this month is that the doctors will be able to spend more time with patients and have more freedom to authorize treatments than they did while working for U.S. Familycare, according to Dr. Charles Sabbah.

Sabbah and nine other doctors who worked for Familycare clinics in Fontana, Rialto and San Bernardino, left the company last month amid a contract dispute.

The proposed contract, which reduced benefits and changed the salary structure for doctors, was the last straw in a series of problems that had arisen since MedPartners Inc., of Birmingham, Ala., took over Familycare more than two years ago, according to Sabbah.

"These companies think of doctors as replaceable employees with disregard to the humanitarian services they provide," Sabbah said. "I don't think they have knowledge or respect for the doctor-patient relationship."

The doctors have formed their own company, Pinnacle Medical Group, which — at the *Journal's* press time — was scheduled to open competing general practice

clinics in Fontana, Rialto and San Bernardino on June 1.

After years of practicing with Familycare, the physicians left when their contract expired on May 9.

MedPartners had offered the doctors 70 to 80 percent of their previous salaries, with the remainder dependent on the number of patients each doctor sees per month and the related expenses, according to Sabbah.

But MedPartners spokesperson Joyce Hawthorne said that the proposal did not include a decrease in salary but did include a change in the compensation plan. She said she did not have specific figures.

And last month MedPartners replaced the doctors, returning the three clinics where the doctors worked to full staff.

"We've replaced all the physicians," Hawthorne said. "They were all newly hired."

Dr. Sabbah said he is not sure how profitable the Pinnacle clinics will be, but even if the doctors make less money, they are better off not working for a large corporation.

Corporate officials would occasionally "suggest" that doctors take more cost cutting measures: spending only 10 minutes with each patient, decreasing the amount of

tests doctors order such as CAT scans, and cutting short patient stays at clinics, alleged Sabbah. And he said that the clinics were understaffed.

"They worked the doctors to death," Sabbah said.

Hawthorne denied allegations that MedPartners pressured doctors to sacrifice patient care.

"MedPartners as a corporation never addressed any practice issues with the physicians," Hawthorne said.

So then is doctor Sabbah sling-mud at MedPartners to gain publicity for his new practice? Hawthorne declined to answer the question.

Sabbah is optimistic about the chances for the three competing Pinnacle clinics. When the doctors began advertising for the clinics last month, as many as 150 calls came in on the first day.

Interest late last month had drifted down to about 60 calls per day.

The clinics are being managed by Epic Management LP, which will perform administrative duties but never instruct doctors to cut costs related to patient care.

"Our goal is to give our patients the best medical care possible, regardless of the cost," Sabbah said. "That's how medicine has been except for the last 10 years."

Clearing the smoke ...

continued from Page 24

system in one session. We need a lot more analysis, data gathering, surveys of patients and hard focused work by health care specialists to truly identify all of the problems.

Q. How focused is the current effort?

A. It's very focused but, in my opinion, doesn't go far enough. For example, Assembly Republicans have identified guiding principles with specific objectives that include quality of care, access to care, freedom of choice by patients, security of health coverage, and accountability of health plans to their members. These are excellent goals, but we need to translate these concepts into a combination of motivation, incentives (not monetary), encouragement and legislation, which will result in better outcomes and an improved product for HMO members.

In other words, more legislation by itself will not solve the problems. These issues will need constant work and a dedicated effort by all interested parties to mold these health care systems into highly effective, patient-centered, high quality and responsive organizations.

Q. What other things can be done?

A. A major interest and concern of mine is quality of care. One of the

problems is that the methodology of quality assessment for health care systems is not a fully matured product. There is a major work underway on this nationwide, but we need to crank it up a bit. The science of quality assessment needs to be supported by quality medical data where health services in one HMO can be compared with the same services in another — apples to apples. We have the ability to do all this. We just haven't done it yet.

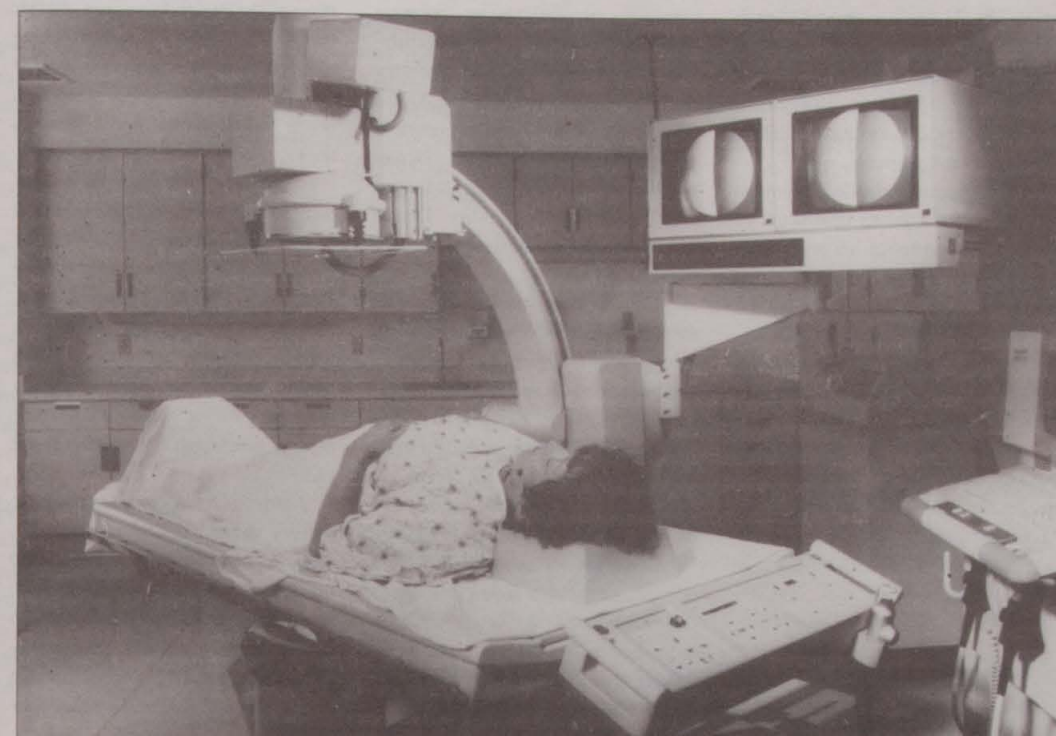
Q. What can be done that will get results sooner?

A. The 100 bills in the Legislature this year will certainly help to get the attention of the managed care/HMO industry. Hopefully, the result will be that they will aggressively address the concerns of their members and health care consumers. Should they fail to address these concerns, we will be back next year with a new legislative agenda to address the concerns of our constituents and those health care consumers. The complaints in regard to HMOs are just too numerous and widespread. These issues will not be ignored.

Assemblyman Granlund's district office can be reached by calling (909) 790-4196.

HEALTH CARE TAKEOUT

New Treatment Zaps Kidney Stones into Sand-Like Particles



A Pomona Valley Hospital patient lies in the MODULITH SLX multifunctional lithotripter, which uses shock waves to breakdown kidney stones.

The Regional Kidney Stone Center at Pomona Valley Hospital is the only facility in California to have the equipment, which is one of just 12 machines in the entire country. Lithotripsy, a noninvasive, surgical technique, uses high powered shock waves to disintegrate kidney stones into sand-like particles. Prior to the invention of lithotripsy in 1984, surgery was the only option for most acute kidney stone sufferers.

Unlike its predecessor, the SLX does not require patients to be

immersed in a water bath. Pomona Valley Hospital is the only facility in California to have the equipment, which is one of just 12 machines in the entire country.

Lithotripsy, a noninvasive, surgical technique, uses high powered shock waves to disintegrate kidney stones into sand-like particles. Prior to the invention of lithotripsy in 1984, surgery was the only option for most acute kidney stone sufferers.

The new SLX reduces both treatment and recovery time for patients because, unlike predecessor technology, full anesthesia is not always necessary.

"Patients love it because they can be in and out in 2 to 4 hours, the procedure itself takes only 45 minutes, and they can be back on their feet the next day," said Stacey Cooper, RN, certified renal lithotripsy specialist at the center. "And they're so comfortable during

the treatment, most say it's like lying on a waterbed."

The "waterbed" the patient lies on is actually an air cushion partially filled with water. The SLX locates the kidney stones through ultrasound or x-ray. Then electromagnetic coils, located within the table, generate shock waves targeted at the stones to break up the large, often painful stones into small particles that can easily pass out of the body through urination.

Doctors are coming from all over Southern California to use the SLX.

"We've treated nearly 200 kidney stone patients with the new machine since it arrived in late January," said Darnel Scaffidi, RN, administrative director.

The Regional Kidney Stone Center has 47 urologists on staff, attracting physicians from San Diego to Mammoth. Physicians choose the Kidney Stone Center not just for the new SLX but for the center's staff as well.

"Our staff is the most experienced anywhere in Southern California," said Dr. Browning Allen, medical director of the center. "No other hospital in our area does more kidney stone lithotripsy than we do."

Ninety percent of kidney stone sufferers can be treated successfully by lithotripsy, and more than 2 million people worldwide have been treated successfully on MODULITH SLX lithotripters.

Internet Health Care Directory Offers Information on 100,000 Resources

The largest health care directory in print is now also the largest health care directory on the Web.

The Center for Healthcare Information (CHI) has just published its Case Management Resource Guide on the Internet at www.cmrg.com.

This new Web site is based on the Center for Healthcare Information's popular Resource Guide, an annual print directory published since 1990. The Internet Resource Guide offers users the ability to search among more than 100,000 organization listings, covering companies, facilities and ser-

vices in more than 40 categories, such as:

- Homecare services, including home health agencies, home infusion therapy and home medical equipment (HME)
- Rehabilitation services, such as rehabilitation hospitals, outpatient physical and occupational therapy offices, and postacute rehabilitation
- Nursing homes and assisted living facilities
- Hospices and adult day care programs

- Psychiatric and addiction providers
- Specialized centers for cancer care, bone marrow and organ transplants, genetic disorders, etc.
- Pharmaceutical company patient assistance programs
- Manufacturers of homecare products and assistive technology
- Other specialty services, such as air medical transport, home modification for special needs, etc.

Each listing includes the organization name, address and phone number.

Many listings also offer detailed data, such as credentials, special programs, staffing, affiliations, admission restrictions, contact names, fax numbers and Web site addresses with hyperlinks to their home pages.

Corporate headquarters

The Internet Resource Guide also includes a separate section listing the corporate headquarters and branch locations of national and regional health care companies and networks

continued on Page 36

Proposition 226 ...

continued from Page 6

"Beck Rule." Under this ruling, which unions bitterly fought against, members who don't like how their dues are used can stop political contributions.

But often they lose their union rights but still have to pay an "agency fee" to cover collective bargaining.

"The union gives me back \$196 of any annual \$625 dues if I write them in advance," said one teacher. "But I've had to jump through hoops, obtain an attorney, and go into arbitration to argue about the amount."

Will the unions' campaign to confuse the voters work? We take positions on issues only after surveying our members, and when presented with the pro and con arguments

for Proposition 226, 95 percent of our survey respondents voted in favor of the initiative. This is just typical of the overwhelming support this measure has throughout California.

This is an important issue for small business owners. No one should have the right to spend money for campaign contributions that was not collected voluntarily, as we do when we solicit money from small business owners and their employees for our PAC. We intend to conduct an intensive educational campaign among our members so they will understand why it is so important that Proposition 226 pass.

Martyn Hopper is the California director for the National Federation of Independent Business.

HEALTH CARE TAKEOUT

San Bernardino Dentist No Fan of Managed Care

In 1979 Dr. I. M. Feldkamp began a one-dentist practice in a 4,000-square-foot office on Hospitality Lane in San Bernardino. Today Hospitality Dental Associates provides dental services throughout the Inland Empire and has four additional offices located in Riverside, Victorville, Rancho Cucamonga and Rancho Mirage.

The private, fee-for-service practices have grown by 25 percent over the past five years and today have 110,000 patients of record, making it the largest Inland Empire dental group not associated with an HMO.

Hospitality Associates is Feldkamp's successful response to managed dental care, which he is convinced can provide neither the highest quality dentistry nor a satisfying environment in which dentists can practice.

In building Hospitality Dental Associates, Feldkamp created an unusual, if not unique, dental environ-

ment. The 23 dentists associated with Hospitality function as independent practitioners, but with the advantages of professional business management and the expertise of a group of dentists working with their peers.

"Under managed care, it's almost impossible for a young dentist out of dental school to set up his or her own practice," Feldkamp said. "We give our dentists the opportunity to build a practice and concentrate on the science and art of dentistry, without the compromises that managed care can sometimes create."

Sixty percent of Hospitality Dental Associates' patients are employees of local companies who have contracted with Hospitality Dental. These companies gain a significant discount on fees deemed "usual and customary" for dental care in the Inland Empire.

Because Hospitality Dental's direct contracting relationship with

employers involves neither insurance companies nor third-party administrators, its discounted fee-for-service dental care is attractive to employees who develop a family-dentist relationship with their Hospitality Dental practitioner. Unlike many managed care facilities, Hospitality Dental patients see their own dentist at every visit.

Hospitality is more than just the street name of the company's location. "Hospitality" defines the company's patient care environment. The organization's credo is expressed in the Code of Dental Ethics displayed in all offices, which includes the statement, "Our dental practice was inspired and developed to serve people. Therefore, I will provide the best quality care I possibly can. I will foster, encourage and respect the self-worth of each individual I treat." It's a credo practiced by every dentist and employee.

Children have a special place at

Hospitality Dental Associates. Rather than having to wait in an adult waiting room, they have a reception area of their own: a child-friendly room with bright carpets, toys and children's books.

And they have their own treatment coordinator to help them feel comfortable and special.

"Children are special patients at Hospitality Dental," Feldkamp said. "Our pediatric dental specialists work with a gentleness and manner which greatly reduce the odds of young patients growing up as adults who neglect their teeth or become dental phobics."

As interest has grown in cosmetic surgery, so has adult interest in orthodontics. Many adults now understand that it's not too late to have their teeth straightened and enjoy the benefits in appearance it provides. Hospitality Dental has seen a 15 percent increase

continued on Page 29


COMMUNITY HOSPITAL OF SAN BERNARDINO

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• In-home nursing and rehabilitation therapy
- **Community Convalescent Center.....909/887-6481**
• Skilled nursing and rehabilitation therapy
- **Community Adult Day Care.....909/862-8220**
• Daytime program for health maintenance of frail elderly and Alzheimer's patients
• Senior services hotline - 909/862-8220
- **Community Hospital Primary Care Clinics**
• Full service outpatient medical care
San Bernardino Clinic-909/887-7880
Wrightwood Clinic-760/249-5833
Phelan Clinic-760/868-6622
- **Community Behavioral Health Services**
• Inpatient services - 909/880-1755 • Outpatient services - 909/883-2403
• Inpatient and outpatient services for children, adolescents and adults

 **Community Hospital**
of San Bernardino
1805 Medical Center Drive

For More Information
Call 887-6333

Creating and providing health care solutions for our community

For more information contact:
Elizabeth A. Fields
Director of Development
School of Business & Public Administration
Cal State, San Bernardino
5500 University Parkway
San Bernardino, CA 92407
(909) 880-5771

 **CALIFORNIA STATE UNIVERSITY**
SAN BERNARDINO

HEALTH CARE TAKEOUT

Cancer Vaccine Sparks Immune Response

A new cancer vaccine has been shown to induce a strong immune response in patients with prostate cancer.

The vaccine, OncoVax-P, was developed by Jenner Biotherapies of San Ramon.

The clinical trials were conducted by principal investigator Dr. David Harris at the Lankenau Hospital in Wynnewood, PA. The results of the pilot trials were presented at the annual meeting of the American Society of Clinical Oncology in Los Angeles.

The vaccine has been in clinical trials since 1995. In the studies reported last month, 30 patients with surgically incurable prostate cancer received OncoVax-P using five schedules of administration. Evidence of immune response was detected by tests and the presence of antibodies.

"By all of these parameters, a very strong immune response was confirmed," said Dr. Lynn Spittler, senior vice president and chief scientific officer of Jenner.

Based on these encouraging results, Jenner plans to initiate Phase II clinical trials.

Jenner Biotherapies is involved in the development and clinical

evaluation of immunotherapies for patients with cancer. The focus is on treating patients who have a minimal tumor burden in an effort to slow disease progression and improve survival and quality of life in patients with cancer.

The company has two product platforms for cancer immunotherapy, one involving the use of recombinant vaccines and the other involving macrophage activators.

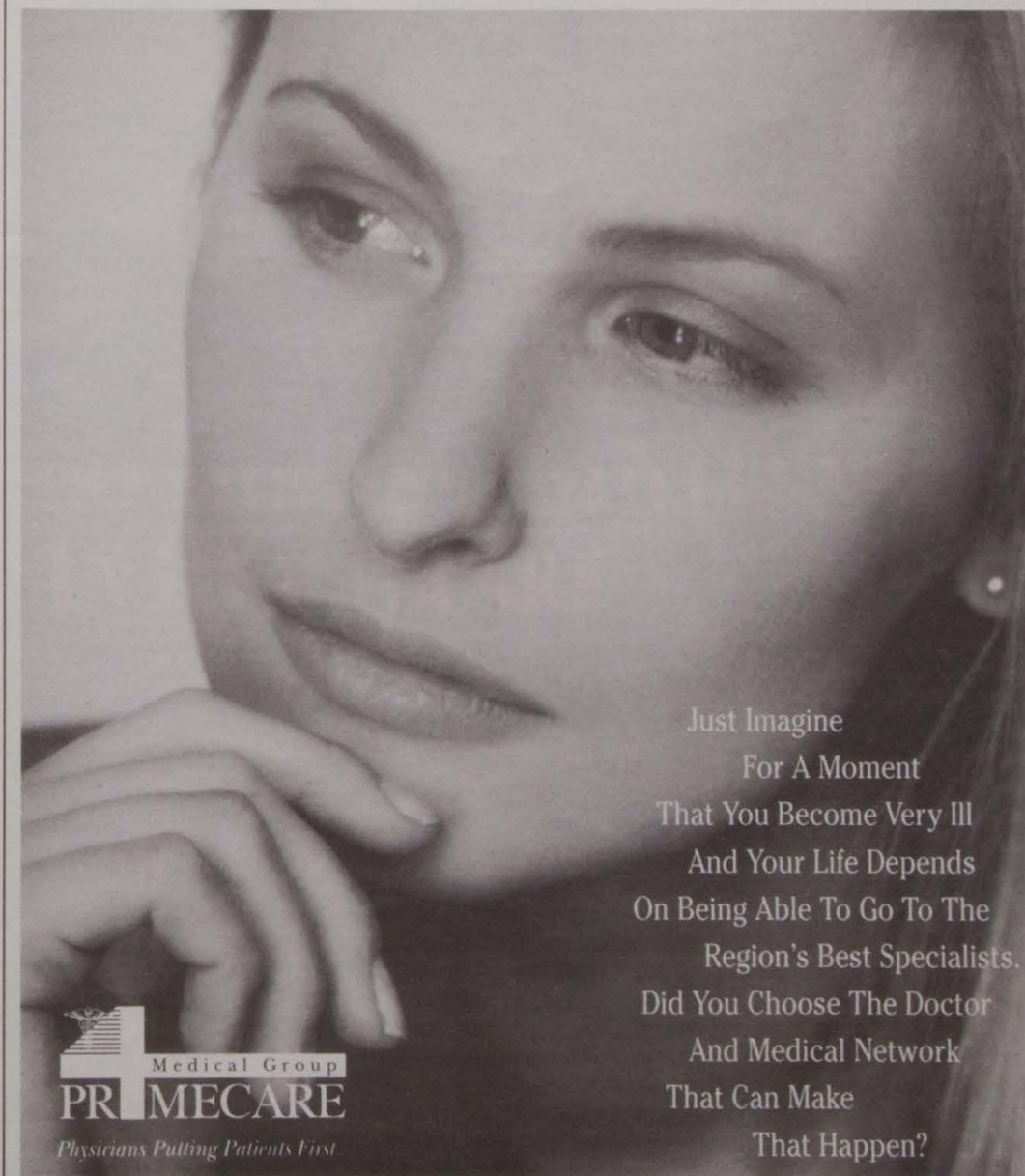
Jenner Biotherapies is located at 2010 Crow Canyon Place, Suite

100, San Ramon, 94583-1344. For more information, call (510) 824-3150 or fax (510) 824-3151 or send e-mail to amaida@jennerbio.com. Information is also available at the company's Web site at <http://www.jennerbio.com>.


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Loma Linda University Medical Center, home to some of the world's leading experts. That means that you can get the best care, quickly and efficiently, when you need it most. And, PrimeCare physicians also have

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Did You Choose The Doctor
And Medical Network
That Can Make
That Happen?

 **PRIMECARE**
Physicians Putting Patients First

Dentist ...

continued from Page 28

in adult orthodontic patients over the past two years.

To motivate young orthodontic patients, Hospitality Dental provides them with Races for Braces, a season pass to San Bernardino's Glen Helen Raceway, which Feldkamp, a long-time Redlands resident and a desert and motorcycling enthusiast, owns.

"You've probably heard it all your life, but it's true," Dr. Feldkamp said. "Brushing, flossing and semi-annual dental visits are the most cost-effective way to care for teeth. If a person hasn't been to the dentist for several years, he or she could come up against a large out-of-pocket amount to deal with a variety of long-term growing problems. We therefore encourage people to visit their dentists regularly to avoid such costs."

HEALTH CARE TAKEOUT

Smokers Have New Hope in Fighting Nicotine Addiction

by Jonathan Gallagher

Finally, after years of research, bureaucracy battles and uphill struggles to gain interest, Dr. Linda Hyder Ferry's work in smoking cessation is being recognized as a real breakthrough. Most important, this discovery has the potential to save the lives of many who are at risk of dying from smoking-related diseases in the United States.

Ferry is chief of the Section of Preventive Medicine at Jerry L. Pettis Veteran Affairs Medical Center, Loma Linda, as well as associate professor in the Department of Preventive Medicine and Family Practice in the School of Medicine, and Department of Health Promotion and Education in the School of Public Health, Loma Linda University.

Her discovery? In brief, a safe medication known as "bupropion," a stimulant antidepressant, has the ability to mimic the effects of nicotine on the brain and ease the problems of nicotine dependency and withdrawal.

"Using bupropion as a means to stop smoking is the first FDA-approved, nonaddicting, nonnicotine medication that allows one to use a medicine that changes the neurochemistry in their brain to help them deal with the addiction pattern that has gone on for years by using cigarettes that create nicotine addiction," Ferry said.

Ferry said the medication seems to decrease craving while a person is still smoking.

"For some smokers, it seems to make cigarettes not taste as good, so they do not enjoy smoking as much as they did before," Ferry said. "Bupropion stabilizes the chemicals in the brain. It works on the same parts of the brain that nicotine affects and reduces nicotine withdrawal symptoms."

The drug is a real breakthrough, and former surgeon general C. Everett Koop said it will prove extremely useful in helping smokers quit, even those who have been addicted long-term.

"Linda Ferry's studies on bupropion as an aid to smoking ces-

sation provide the 45 million smoking nicotine addicts with the best assurance they have ever had," Koop said.

Koop Foundation director Dr.

A devout Adventist working in drug-dependency clinics, Ferry was puzzled when some of her former patients left "clean" but still had packs of cigarettes in their pockets.



Dr. Linda Ferry shows James Anderson how to use a carbon monoxide analyzer. The CO monitor will show the patient the CO level in his own lungs. The readings from the CO monitor will help the patient see immediate evidence of the damage done to his lungs through cigarette smoking.

George Anderson emphasizes the potential benefits for society as a whole.

"Linda Ferry's medical research and clinical practice offer another whole realm of approach to solving the problem of tobacco dependence for individuals and collectively as a social service," Anderson said.

How did Ferry get involved? Her dream had been to become a surgeon but said that God had directed her to preventive medicine, and smoking addiction in particular.

"The Lord kept bringing me to this focus in public health," Ferry said. "I felt God wanted someone to look openly and critically at the problem of smoking."

chemistry, to make them feel normal," Ferry said. "We may see smoking as a bad, smelly habit that kills you and wonder why people do that. We don't understand that for some people using nicotine has become the only way they feel they can be normal."

When one uses bupropion before, during and after quitting smoking, the brain chemistry is normalized more quickly, and problems of nicotine withdrawal are much less severe.

Sold under the brand name Zyban, Bupropion was approved by the Food and Drug Administration in May 1997 and has been available since July. Studies show that since coming on the market as an anti-smoking aid, a total of 175,000 prescriptions have been written. It is expected that 3 million people will have quit smoking over the next year, after using the treatment.

Studies show that using bupropion makes quitting twice as likely than if the medication is not used.

Ferry is quick to stress that the medication is not a "magic purple pill" but must be used in conjunction with behavior modification and the recognition of psychological dependence.

"Curing addiction is not achieved just through treating the chemistry," Ferry said. "Addiction is like a triangle, chemical dependence is just one of the three sides. The other two sides — helping people change their behavior and tackling the reasons for psychological dependence — are also essential if someone is going to quit permanently."

The real problem is not just the nicotine addiction but the health risks posed by the 4,000 chemicals produced by the burning cigarette, according to Ferry.

"When someone says to me, 'Why give these drugs — it's all in the head,' I agree — it is all in the head, and it's about chemistry. Even prayer involves God communicating through our brains and chemistry," Ferry said.

This report was reprinted with permission from Adventist Review.

HEALTH CARE TAKEOUT

Riverside Medical Center Sees More Patients

The new Riverside County Regional Medical Center (RCRMC) is serving more patients from a diverse area of Riverside County than the 103-year-old Riverside General Hospital did in its former location in Western Riverside. Since RCRMC opened its doors on March 31, it has been drawing more patients from Banning, Beaumont, Perris, Hemet, Moreno Valley and Temecula, in addition to Riverside.

The success of the new Moreno Valley location is evidenced by the patient increase. RCRMC is running with an average census of 140, compared to the old facility's average of 120. Also evidence of the patient increase, RCRMC is filling 850 prescriptions each day, versus the 600 prescriptions that were filled by Riverside General.

Teresa Conley, transition team coordinator, says, "Since opening, the hospital has received positive feedback from the patients, both old and new. Everybody has been pleased with the friendly staff and service."

"At our new location, we are able to bring our friendly and professional services to more people, particularly from the eastern regions of Riverside County, while still servicing the patients from the western Riverside area."

To help service the patients of RCRMC, Riverside Transit Authority added a brand new route to the hospital. Since March, route 20 has demonstrated consistent growth. In addition to the new route, RTA has modified routes 17 and 19. Route 19 has experienced a 40 percent ridership increase since it was modified to serve the hospital's patients.

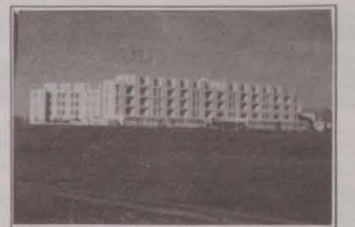
"Our riders have been taking advantage of all three routes serving the hospital," said Joan Danfifer, RTA marketing manager. RTA is hoping to expand its routes and provide even more service to the hospital and its many patients.

RCRMC is a state-of-the-art facility with 362 single-patient rooms. Its state-of-the-art technology includes:

- Level II trauma center with adjacent heliport
- Twelve operating suites
- Intensive care units (adult cardiology, medicine, surgery and neurosurgery, pediatric and neonatal)
- 24-hour pharmacy with a clinical pharmacist on site
- Complete digital radiology services, including MRI and CAT scans
- Occupational and physical therapy services
- Complete clinical laboratory services

- Complete pulmonary services, including hyperbaric oxygen treatment
- Outpatient clinics providing over 60 specialized medical services
- Full pediatric services
- A primary care network of Family Care Centers located throughout Riverside County.

As a Level II trauma center, RCRMC provides all of Riverside County with a specialized team of highly skilled physicians, nurses and staff. At its new location, RCRMC serves the health care needs of more than a million people as far east as Blythe, as far west as Corona and as far south as Temecula.



The new Riverside County Regional Medical Center sits on approximately 100 acres in Moreno Valley. The 362-single-room facility opened on March 31st after 10 years of planning and construction.

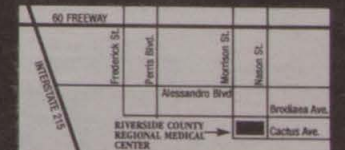
LEADING THE WAY TO THE NEXT MILLENNIUM IN HEALTHCARE

Recently, an historic event took place - the 103-year-old Riverside General Hospital closed and the new **Riverside County Regional Medical Center** opened its doors.

Riverside County Regional Medical Center moved into new state-of-the-art facilities in Moreno Valley. Our physicians and staff are committed to caring for the residents of Riverside County, one patient at a time.

Riverside County Regional Medical Center continues to provide:

- The same compassionate care that the residents of Riverside County have come to rely upon, regardless of ability to pay.
- The latest in medical technology.
- All new 362 single room facility.



RIVERSIDE COUNTY REGIONAL MEDICAL CENTER
26520 Cactus Avenue, Moreno Valley (909) 486-4000

Hospitals Serving The Inland Empire

Ranked by number of licensed beds

Hospital Address City, State, Zip	# of Lic. Beds Avg. Daily Rm. Chg.	Total Staff # of Doctors # of R.N.s	Current Operating Budget	Specialties	Owner	Top Local Executive Title Phone/Fax
20. J.F.K. Memorial Hospital 47-111 Monroe Street Indio, CA 92201	130 N/A	650 125 N/A	N/A	Surgery, Orthopedics, OB/GYN, Gastro, Oncology, Pediatrics, Internal Medicine, Neurosurgery, Urology, 24-Hr. E.R., Cardiac & Vascular Cath. Lab, Outpatient, Prenatal Svcs., ICU	Tenet Health Care	Michael A. Rembis CEO (760) 775-8019/775-8014
21. Chino Valley Medical Center 5451 Walnut Avenue Chino, CA 91710	126 N/A	550 200 230	N/A	24-hr. ER, Same-Day Surg., ICU, Transitional CU, Chest Pain Ctr., Indust. Care, Home Health, The Birth Place, Pediatrics, Acute Care	Columbia/HCA Nashville, TN	Gary Maier CEO (909) 464-8600/464-8882
22. Victor Valley Community Hospital 15248 11th Street Victorville, CA 92392	122 N/A	605 250 187	N/A	Outpatient Surgery, Med./Surg. Units Inpatient & Outpatient Behavioral Health Unit, MR/CT/NICU	Victor Valley Community Hospital, Inc.	Dan Akin CEO/Administrator (760) 245-8691 x3131/245-6996
23. Loma Linda U. Community Med. Ctr. 25333 Barton Road Loma Linda, CA 92354	120 N/A	300 N/A N/A	N/A	Outpatient Surgery, Medical/ Surgical Units, Emergency Service, Outpatient Services, Radiology, Physical Therapy	Adventist Health Systems, Loma Linda	Marilyn Thunquest Sr. Vice President (909) 796-0167/796-6669
24. St. Mary Regional Medical Center 18300 Highway 18 Apple Valley, CA 92307	105 N/A	500 180 300	N/A	General Acute Care, Home Care, Hospice, CT Scan, Cath. Lab, Open Heart, Neonatal I.C., Transitional Care, MRI, 24-Hour Emergency	St. Joseph Health System	Catherine M. Pelley President/CEO (760) 242-2311/242-9750
25. U.S. FamilyCare Medical Center 5000 San Bernardino Street Montclair, CA 91763-2326	102 N/A	475 300+ 145	N/A	24 hr. ER; Urgent Care, Family Centered Birth Program, OB/GYN; Pediatrics, Outpatient Surgery, Medical/Surgical, ICU/CCU, CT Scan, MRI, Cardio Pulmonary, Mammograms, Physical Therapy, CPSP, Health Education	MedPartners, Inc	Ronald W. Porter CEO (909) 625-4777
26. Moreno Valley Community Hospital 27300 Iris Ave. Moreno Valley, CA 92555	101 N/A	356 104 116	N/A	Spine Center, OB Services, ER Acute Care Facility Outpatient Diagnostic Services	Valley Health System	Janice Ziomek Administrator (909) 243-0811 x2525/243-2005
27. Sharp Healthcare Murrieta 25500 Medical Center Dr. Murrieta, CA 92562	99 WND	500 250 200	WND	Acute Care, Skilled Nursing, Rehab, Imaging, ICU	San Diego Hospital Association	Juanice Lovett CEO (909) 696-6000/698-7167
28. San Dimas Community Hospital 1350 W. Covina Blvd. San Dimas, CA 91773	93 WND	350 280 180	WND	ER, ICU/CCU, Med./Surg., Sub-Acute Skilled, Maternity, O/P Surg., Phys. Therapy	Tenet Healthcare Corp.	Patrick Petre CEO (909) 599-6811/599-0629
29. Charter Behavioral Health System/Corona 2055 Kellogg Ave. Corona, CA 91719	92 \$500	125 20 60	N/A	Psychiatric, Children, Adol., Adult, Chemical Dependency, Geropsych	Charter Behavioral Health Systems	Diana Hanyak CEO (909) 735-2910/735-1082
30. Vencor Hospital-Ontario 550 N. Monterey Ave. Ontario, CA 91764	91 N/A	291 138 89	N/A	Acute Care-Long Term, Intensive Care, Cardio Pulmonary, Rehabilitation Services	Vencor Hospitals California, Inc. Louisville, KY	Virgis Narbutas Administrator (909) 391-0333/391-2892
31. Desert Valley Hospital 16850 Bear Valley Rd. Victorville, CA 92392	83 N/A	470 65 227	N/A	OB, Imaging, Surgery, Telemetry, ICU, Emergency Lab, Med., Outpatient Services	Dr. Prem Reddy	Dave DeValk COO (760) 241-8000/242-8220
32. Canyon Ridge Hospital 5353 "G" St. Chino, CA 91710	59 N/A	148 23 74	N/A	Mental Health, Alcohol Abuse, Drug Abuse	Behavioral HealthCare Corp.	Diana L. Goulet CEO (909) 590-3700/590-4019
33. Palo Verde Hospital 250 N. 1st St. Blythe, CA 92225	55 N/A	270 125 135	N/A	Full Service Comm. Hospital, Adult/ Pediatric Acute Care, Inpatient/Outpatient Surgery, Emergency, Maternity, Women's Health, Home Health	Province Healthcare	Vickie Clark CEO (760) 921-5150/921-5201
34. Heritage Hospital 10841 White Oak Ave. Rancho Cucamonga, CA 91730	55 N/A	270 125 135	N/A	Long-Term Acute Care, Outpatient Surgery, Wound Care, Clinical Lab, Partial Hospitalization Program, Wellness Center	Heritage Rancho Healthcare, Inc.	Joan Deneve Executive Director (909) 484-6465
35. Mountains Community Hospital 29101 Hospital Rd. Lake Arrowhead, CA 92352	35 N/A	230 43 90	\$16.5 million	Skilled Nursing Unit, Lab., Radiology, 24-Hr. ER, OB, Physical Therapy, Home Healthcare, Rural Clinic, Med./Surg. Wing	District Hospital	John J. McCormick CEO (909) 336-3651 ext. 3200/ 336-1179

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hospitals listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352; Researched by Jerry Strauss. Copyright Inland Empire Business Journal 1998.

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HEALTH CARE TAKEOUT

Health Care Property Buys Prudential Clinics

Health Care Property Investors Inc. announced last month its plans to purchase 36 clinical facilities and two undeveloped land parcels from Prudential Health Care Plan Inc. and its affiliates for approximately \$86 million.

The facilities have an average age of 10 years and are located in Georgia, North Carolina, Colorado, Florida, Tennessee, Oklahoma, Ohio and Texas. The total square footage of the facilities is 739,557

square feet and the two undeveloped land parcels contain 7.1 acres. The facilities are leased to eight different physician clinic organizations.

Health Care Property, based in Newport Beach, announced that it has closed the purchase of 24 facilities and two land parcels for \$55 million and expects the remainder of the transaction to close within the next 30 days.

"The acquisition of the

Prudential portfolio is an excellent opportunity to further expand our investments into physician clinics," said Kenneth B. Roath, chairman and CEO of Health Care Property. "Each of the facilities is leased by an established physician group practice and is well-located within its community. The portfolio provides a high return with upside potential. Approximately 36,000 square feet of the portfolio is currently vacant and available for lease."

Health Care Property Investors is a self-administered, equity-oriented real estate investment trust that invests in health care related facilities, including long-term care, acute care, rehabilitation, assisted living and congregate care, physician group practice clinics, a psychiatric care center, and medical office buildings.

The company has invested directly or through joint ventures in 276 properties in 40 states.

Latest Cancer Treatments Information Available Online

New Medicine, the publisher of *Future Oncology*, an analytical newsletter in the oncology field, launched its New Medicine/Oncology KnowledgeBASE (NM/OK) during the 34th annual meeting of the American Society of Clinical Oncology last month.

NM/OK is not just another piece of the puzzle but a comprehensive all-in-one listing of everything you wanted to know about the oncology field, updated daily. NM/OK was designed to reside in the computer on the desk of executives/professionals working in the cancer area to allow immediate and convenient access to information in this field as it occurs.

NM/OK consists of a number of modules — new drugs, marketed drugs, companies, diagnostics, devices, epidemiology, markets, indications, technologies, mechanisms, drug delivery, markers, etc. — covering every important aspect

of the cancer field.

The new drugs module incorporates more than 1,000 records of agents in development for cancer and complications associated with the disease and its treatment (anemia, cachexia, edema, emesis, hypercalcemia, infection, mucositis, neutropenia, pain, thrombocytopenia, xerostomia, etc.).

Each record contains information on every aspect of the agent in development. For instance, the NM/OK subscriber can instantaneously obtain a list of all agents in development by therapeutic category, cancer type, clinical indication, drug type, mechanism, developer/affiliate, preclinical and clinical status anywhere in the world.

The oncology field is advancing at a breakneck pace. New developments in basic science, progress in preclinical research, and results of clinical evaluations are being reported on a daily basis

and drugs are being approved for indications for which no new drugs had been introduced for decades. History will view the 1990s as a pivotal decade in the war against cancer, but there is still a long way to go before a cure is found.

Research and development

efforts by government, industry and academic institutions yield important information on a daily basis but processing it intelligently has become unwieldy. Therefore, it is imperative for those working in this field to be alerted about evolving developments on a timely and comprehensive basis.

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Dates: Sat July 11, 1998 10-1:00 p.m.

2) Strategic Planning: Taking your Business to a Higher Level

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*How Competitive Forces Shape Strategy *Strategies for creating Superior Performance
What's in it for you: Learn to Devise Effective Strategies for your Business,
Gain Competitive Advantage, Increase your Profits, Position your Business for growth
Dates: Sat July 11, 1998 2:00-5:00 p.m.

3) Maximizing Business Success through Proper Cash Management

This informative workshop will cover topics such as:
*Managing Cash Flows, *Handling Receivables, *Managing Payables,
*Inventory Management, *Working Capital Ratio Analysis
What's in it for you: Effective Cash Flow Management, Improve Profits and Reduce Risk,
Increased Cash Flow, Enhance Competitive Advantage
Dates: Sat July 18, 1998 10:00-1:00 p.m.

Registration: Registration Fee per workshop is \$69 (including refreshments), plus a \$15 material fee. Seating is limited, workshops will be closed once class size is reached. Workshops will be held at the Shilo-Inn Hotel, 3200 Temple Ave, Diamond Bar, CA. Advance registration required. To register call The Platinum Group at 909 627-6475.

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HEALTH CARE TAKEOUT

Toshiba Announces Formation of Ultrasound Management Team

Toshiba America Medical Systems recently announced the formation of a senior management team for its ultrasound business unit.

Validating its commitment to its ultrasound medical business in the U.S. market, Toshiba has assembled a team of health care industry veterans to lead the company's marketing and sales efforts.

This move comes as Toshiba launches its PowerVision 6000 system, a highly mobile, all-digital ultrasound system that combines the advanced architecture of Toshiba's technologies in a flexible, compact unit. The addition of this premium performance system completes the company's line of fully digital ultrasound systems.

A key member of the ultrasound team is T. Michael McLean, vice president of ultrasound business unit. McLean, a sales and mar-

keting veteran with more than 25 years of experience in the medical industry, most recently was vice president and management board member for Johnson and Johnson Clinical Diagnostics.

For the two years he held that position, McLean directed field sales, national and corporate accounts and sales and customer training for a 250-member sales force.

Prior to that, McLean worked for Beckman Instruments for 15 years in a variety of capacities, including director of North America sales and marketing, area business manager, program manager, product marketing manager, and North America sales planning manager.

McLean received his bachelor's degree in business administration from the University of Kansas.

Eli Wisner, director of ultrasound sales, is an experienced med-

ical industry executive with a career spanning 22 years. Most recently, Wisner was the general manager for Percutaneous Inc. in Sunnyvale.

Prior to this, he was vice president of Laserscope Surgical Systems in San Jose for four years. From 1988 to 1991, he was vice president of Acoustic Imaging, a manufacturer of diagnostic imaging instrumentation in Phoenix. Wisner worked from 1984 to 1988 as Acuson's eastern region sales manager. He holds a bachelor's degree in sociology from the College of Wooster in Wooster, Ohio.

Over the past 20 years, Ross Heaton, director of ultrasound marketing, has held a variety of sales, marketing and management positions. Heaton was senior vice president of marketing and sales for Perception Ultrasound International in Bothel, Washington.

From 1977 through 1997, he worked for Philips Ultrasound International in Irvine as director of marketing and international marketing manager.

Heaton garnered extensive international experience also working for Philips in The Netherlands as manager of ultrasound sales support group and as product manager for Philips Medical Systems Canada in Toronto. Heaton earned a bachelor of science degree in biology from the University of Waterloo.

"The addition of these senior level managers is indicative of Toshiba's focus on its ultrasound business in the United States," said Masamichi Katsurada, Toshiba president. "Toshiba leads the market worldwide in ultrasound sales with 17 percent market share. Following on the outstanding introduction of the new PowerVision 6000, and building on the base of the excellent market acceptance of the PowerVision 7000 super premium, digital ultrasound system in the United States, this team has an excellent opportunity to meet the ever-changing demands of today's health care providers and deliver outstanding value to Toshiba customers."

With headquarters in Tustin, Toshiba America Medical Systems (TAMS) is a subsidiary of Toshiba America Inc., which employs 8,000 throughout the United States. TAMS markets, sells, distributes and services diagnostic imaging systems. Toshiba's imaging products include CT, MRI, nuclear medicine, ultrasound and both conventional and vascular x-ray systems.

Toshiba America MRI Inc., in South San Francisco, has responsibility for research and development, engineering and manufacturing of diagnostic imaging equipment in the United States.

Toshiba America Medical Systems is a Toshiba Corp. company. Toshiba is a \$45 billion major provider of electronics and energy systems and products with more than 240,000 employees worldwide.

continued on Page 36

Tenet Healthcare Names Board Member

Sanford Cloud Jr., a leader in the nation's dialogue on race and head of The National Conference for Community and Justice (NCCJ), has been named to the board of directors of Tenet Healthcare Corp.

Cloud becomes the ninth member of Tenet's board, which unanimously approved his appointment last month.

Cloud brings a wealth of experience and perspective to Tenet's board. He is the first African-American president and chief executive of the NCCJ, known throughout most of its 70-year history as The National Conference of Christians and Jews, and is a board member for corporations and philanthropic organizations, a lecturer, lawyer, former legislator and corporate executive.

"We are delighted to have someone of Sandy's caliber and reputation," said Jeffrey C. Barbakow, Tenet's chairman and CEO. "I know his insight and counsel will be invaluable in helping us meet the diverse needs of the many communities we serve."

"Tenet's reputation for integrity and the board's sincere desire to include a wider variety of voices make this a welcome opportunity for me," Cloud said. "Tenet has an extraordinary opportunity to reshape our nation's health care system for the better, and I look forward to adding my energy and perspective to that end."

As head of NCCJ since 1994, Cloud has on several occasions convened leading thinkers with strongly opposing perspectives for nationally televised discussions known as The National Conversation on Race, Ethnicity and Culture. Cloud also represented NCCJ as a member of former president Jimmy Carter's delegation overseeing the first Palestinian elections in Jerusalem.

Founded in 1927, NCCJ is a human relations organization dedicated to fighting bias, bigotry and racism in America and promoting understanding and respect among all people.

Cloud also helped found National Voices for an Inclusive 21st Century, a collaboration of

national human relations and civil rights organizations that work together to confront bias, bigotry and racism.

Before coming to NCCJ, Cloud was a partner in the law firm of Robinson & Cole in Hartford, Conn. Throughout most of the '80s, he worked for the Aetna Life and Casualty Co., now known as Aetna Inc., as vice president, corporate public involvement, and executive director of the Aetna Foundation.

As a former two-term Connecticut state senator, his accomplishments included primary sponsorship of legislation creating the state's first Department of Housing.

He is currently a member of the boards of directors of Advest Group Inc., Yankee Energy Systems Inc., the Juvenile Diabetes Foundation International and Hartford Seminary. He is also chairman of The Children's Fund of Connecticut.

Cloud holds a bachelor's degree in liberal arts and a law

HEALTH CARE TAKEOUT

Smoking Suits Mount in California

The following report was provided by Business Wire.

A Los Angeles woman stricken with lung cancer is suing the nation's largest tobacco companies today, becoming one of the first people in California to use a new law lifting the shield of immunity that protected cigarette makers for 10 years.

In her multimillion dollar suit, Patricia Henley charges the big five tobacco companies with misleading the public about the dangers of cigarette smoking. The suit alleges that tobacco companies, which have known since 1946 that smoking cigarettes caused cancer, have pursued a campaign of disinformation and concealment, boosted nicotine levels and targeted youth to maintain a steady market of hooked smokers.

Henley, 51, grew up in San Francisco but has lived for more than 20 years in Los Angeles, where she was a country-western and jazz singer and ran a contracting business. She often appeared with Alexander Longrifle and the music group the Mixed Breeds.

At age 16, Henley had her first cigarette during a high school dance and continued to smoke because she and her girlfriends thought it made them look cool and more attractive to boys.

A Marlboro woman, Henley's smoking habit grew until she reached two packs of cigarettes a day. When she turned 43, she switched to Marlboro lights and other low-tar cigarettes, believing they were safer. Her consumption swelled to three packs a day.

After unsuccessful attempts to quit smoking, Henley was diagnosed with inoperable lung cancer in January 1988. She has no health insurance and as a result was turned down for medical treatment by several hospitals, including City of Hope.

Ironically, Henley's grandfather was a founding member of City of Hope, a charity that has as one of its stated duties "to give the patient all necessary care and treat-

ment on a free basis in order to set his mind at rest and enable him to obtain a more certain and speedier recovery."

In her suit, Henley is asking the San Francisco Superior Court to issue an injunction halting the sale of cigarettes to minors. Henley is also seeking more than \$1 million for her lost wages, pain and suffering, and reimbursement to public agencies for her medical care.

Represented by the San Francisco law firm of Wartnick, Chaber, Harowitz, Smith & Tigerman, Henley is asking the court to order the tobacco companies to give up their ill-gotten profits from the illegal sale of cigarettes to minors. These profits could run in the hundreds of millions of dollars, said one of Henley's attorneys, Madelyn J. Chaber.

Henley will also ask a jury to punish the tobacco companies and deter future misconduct by fixing an award large enough to dent their multibillion dollar net worth, said Chaber.

"Industry documents long kept hidden from the public that only saw the light of day due to lawsuits by the attorneys general of states like Minnesota and Mississippi," said Chaber, "clearly demonstrate the callous indifference Big Tobacco has to the health of consumers. It also shows the ends Big Tobacco will go to in order to hook new smokers."

Chaber said documents obtained from Phillip Morris show how the company not only targeted youth but women and minorities. The result of this strategy is revealed in recently released statistics showing that more women and minorities are smoking and dying because of it, while the rate of smoking by white males is declining, said Chaber.

For years, the tremendous resources of the tobacco industry and its so-called scorched earth litigation tactics intimidated Californians. For example, a lawyer for R.J. Reynolds in the '80s described the company's litigation strategy by paraphrasing General Patton: "The way we won

these cases was not by spending all of [R.J. Reynolds'] money but by making the other son-of-a ——— spend all of his."

Few plaintiffs filed suit and none succeeded.

Then, in 1987, the California Legislature banned product liability suits against the cigarette industry as part of a deal orchestrated by then Assembly Speaker and current San Francisco Mayor Willie Brown.

Over the next decade, documents damaging to the tobacco industry became public and other states began to file suits to recoup the massive costs of medical care. Public pressure prompted California lawmakers in 1997 to retract the tobacco industry's immunity. Lawsuits for public entity reimbursement against the tobacco industry were allowed as of June 12, 1997. Product liability suits,

such as Henley's, were authorized as of Jan. 2, 1998.

The Wartnick, Chaber firm is the first since then to take on the well-heeled tobacco industry under the new law by filing a personal injury suit, said Chaber. At least two individuals representing themselves have filed personal injury suits in Southern California. Additionally, the city and county of San Francisco, Los Angeles County and the state of California have suits seeking reimbursement for medical care given to their residents.

In the meantime, the tobacco industry is fighting to limit who can sue. The industry contends that only plaintiffs who smoke after Jan. 2, 1998, may file future suits for injuries. The state appeal court in San Diego and trial courts in San Francisco and Sacramento are grappling with this issue.

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At deadline ...

continued from Page 3

Kruger said that when a buyer bought a home in 1997, the price would be \$115,230 and the interest rate would be 8.12 percent, resulting in monthly payments of \$684. Today, that same home would have an interest of 7.16 percent and a monthly payment of \$623.

Consumers' Confidence in Economy Strong

While the American economy may have dropped slightly in May, businesses are still optimistic that healthy economic growth will continue throughout the summer.

According to an index report from the Conference Board, consumer confidence fell from 137.2 in April to 135.2 in May.

This decline was lower than expected from Wall Street and the index remains near the 29-year high of 137.4.

Lockheed, McDonnell Douglas Planes Inspected

The Federal Aviation Administration has requested

that major airlines test the fuel tank wiring on Lockheed and McDonnell Douglas airplanes to determine if mandatory wiring inspection is needed.

This request was previously presented to Boeing Co.

Planes that would be included in the survey are the McDonnell Douglas DC-10 and the Lockheed L-1011. Also included are the DC-9 and the MD-80.

The request for the survey came from Thomas McSweeney, Federal Aviation Administration. FAA also asked for a report of the findings in 90 days.

FAA had grounded the oldest Boeing 737s and ordered inspections on newer aircraft after discovering exposed wiring and signs of chafing and holes around the fuel pump wiring apparatus.

A total of 341 737s have been inspected by the FAA. Officials have discovered 236 aircraft needed repairs on the fuel pump wiring and its Teflon sheath. FAA ordered the repairs to hopefully prevent a fuel tank explosion.

SBA honors ...

continued from Page 3

County Employment Development program, which has provided work for welfare recipients.

"We started Cabo Yachts in 1991 with the goal of building the highest quality, best performing sport-fishing boat available anywhere," said Greg Bourque, spokesman for Cabo. "Being nominated for the Exporter of the Year was in itself a great honor. Winning the award gave all of us at Cabo tremendous pride in that it reflects the world's recognition that Cabo yachts are the finest sport-fishers available anywhere."

Two successful Riverside area entrepreneurs were among the seven finalists honored with certificates in the 1998 Small Business Person of the Year category.

One of the two finalists, Joseph Pagliuso, president of U.S. Karate Organization (U.S.K.O.) Inc., com-

bined his love for the martial arts and business background to build a thriving industry in self-defense.

Pagliuso said a strong work ethic and a commitment to customer satisfaction were helpful in being chosen as a finalist.

Becoming financially independent and emphasizing quality were the keys to becoming a successful business, according to Beverly Anne Bailey, president of Stronghold Electric, a Riverside-based electrical contracting firm.

Described as a unique operation, Stronghold Electric is a full-service electrical contracting firm that provides construction of both exterior and interior electrical wiring in industrial buildings and homes.

Bailey had also participated in a 1995 U.S. Small Business Administration program that aided small disadvantaged businesses in becoming successful.

Internet health care ...

continued from Page 27

that provide home care, hospice, rehabilitation, subacute and long-term care, and assisted living. Hyperlinks are published to organizations with Web sites.

Patient information resources

Another section lists more than 2,000 information resources for patient support, such as voluntary health organizations, self-help groups, public agencies and associations. Resources are searchable by topic or keyword.

Disease management resources

The 1998 edition introduces a new section listing disease management program vendors and resources, including companies that offer software, data and protocols; health care providers with disease management offerings; nonprofit disease-specific organizations; and Web sites.

Continuing education courses

The Resource Guide also offers online continuing education courses for case managers. The courses are approved for credit by the Commission on Case Manager Certification and Oncology Nursing Society.

Now in its ninth edition, the print

Case Management Resource Guide is a four-volume, 5,000-page directory used daily by more than 50,000 case managers, discharge planners, social workers, worker's compensation managers, network developers, recruiters and health care sales professionals. The print edition sells for \$60 per volume, or \$225 for all four regional volumes.

Organizations interested in being included in the Internet or print editions of the Case Management Resource Guide, or in purchasing the print edition, should contact the Center for Healthcare Information, 4000 Birch St., Suite 112, in Newport Beach, 92660, (800) 627-2244 or fax (949) 752-8433. Also, check the Web at www.healthcare-info.com or send e-mail to chi@healthcare-info.com.

The Center for Healthcare Information (CHI), a division of Dorland Data Networks based in Newport Beach, is a prominent national publisher of directories, databases and market research reports for both managed care and other health care markets. Other CHI publications include the Directory of Physician Groups & Networks, Managed Care Local Market Overviews, the Case Manager Database, the HMO & PPO Directory and Marketing Homecare Services & Products to Managed Care.

Tenet healthcare ...

continued from Page 34

degree from Howard University, and a master's degree in religious studies from Hartford Seminary. His honorary degrees include an honorary doctorate of humane letters from the University of Connecticut for lifetime achievement and the betterment of humankind, and an honorary doctorate of social science from Providence College for promoting justice.

He received The Spirit of Anne Frank Outstanding Citizen Award this year from the Anne Frank Center USA for fighting anti-Semitism, racism, prejudice and bias-related violence. He has taught corporate and social respon-

sibility as a lecturer of law at the University of Connecticut.

Born and raised in Hartford, Cloud and his wife, Diane, have three children.

Based in Santa Barbara, Tenet Healthcare through its subsidiaries owns and operates 123 acute care hospitals and related health care services from coast to coast. The company employs 112,500 people serving communities in 18 states.

Tenet's name reflects its core business philosophy: the importance of shared values among partners, including employees, physicians, insurers and communities, in providing a full spectrum of quality health care. Tenet can be found on the Web at www.tenethealth.com.

HEALTH CARE TAKEOUT

Blue Shield Appoints Senior VP

Blue Shield of California, one of the state's leading managed care companies, has announced the appointment of Paul M. Swenson as senior vice president, regional chief executive for Northern California.

Prior to joining Blue Shield of California, Swenson served as general manager for Aetna U.S. Healthcare since the merger of Aetna and U.S. Healthcare in July 1996. He was responsible for products such as HMO, Medicare Risk, EPO, POS, PPO, indemnity and dental.

Before being named general manager, Swenson was responsible for the restructuring of the sales organization, managing post-merger integration initiatives, and restructuring Medicare Risk product and provider contracts. And he increased managed care membership.

Swenson's background includes roles as chief operating officer and chief financial officer of Bay Pacific Health Plan, a Northern California based HMO acquired by Aetna in 1991. During this time at Bay Pacific, Swenson helped drive a financial and operational turnaround which allowed for the sale to Aetna Health Plans. He was also successful in implementing primary care physician "pools" with major IPAs, while meeting profitability and growth targets.

"Paul's significant experience in Northern California managed care is ideally suited to his new role at Blue Shield, and his excellent relationships with employers, providers and brokers in Northern California will be a real asset in his new role," said Bruce Bodaken. "We are indeed fortunate to have an executive of his caliber join Blue Shield."

Swenson has a master's degree in business administration and finance from the University of California, Berkeley, and a bachelor's degree from Duke University. He resides with his wife and two children in Piedmont.

Blue Shield of California is the not-for-profit health plan that offers easy access to a choice of quality health care plans. Blue Shield is also one of the state's leading health care companies, serving more than 2 million members, with a variety of health care plans and generating more than \$2 billion in annual revenue.

The San Francisco-based organization operates Access+HMO, California's fastest growing HMO that grew at a rate of more than 30 percent in each of the last two years. Blue Shield's PPO physician network is the largest in the state with more than

50,000 participating physicians. The 1997 acquisition of CareAmerica Health Plans added more than 250,000 members to the above totals.

Blue Shield of California recently earned a one year accreditation by the National Committee for Quality

Assurance (NCQA), under new, tougher NCQA standards for how health plans ensure quality assurance processes. The NCQA is an independent not-for-profit organization that evaluates managed care organizations.

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Neighborhood Partnership of Montclair Makes the American Dream Possible

by Stacey Gallard

Owning a home has been a dream for families, young and old. Yet for low-income families, who have had to settle for renting an apartment or a house, the idea of owning a home can seem like an impossibility.

Now, some low-income Inland Empire families have a chance, thanks to the Neighborhood Partnership of Montclair (NPM). Part of the NeighborWorks Campaign for Home Ownership 2002, this nonprofit organization helps provide low-income families the funds needed to purchase a home in areas such as Montclair,

Pomona, Ontario, Chino and Upland.

How does all this work? NPM has designed a first and second mortgage program for families who are first-time buyers but lack the money for a single-residence home or condo.

To qualify for the first and second mortgage programs, potential home buyers must apply to NPM. Applicants are then required to take "home-buyer" classes, two consultation sessions and submit a credit report. Along with a good credit rating, applicants must show proof of two years of steady employment.

After becoming eligible for the first mortgage program, families are

able to participate in the second mortgage area. Known as the "Family Fund," this program provides financing for a second mortgage for families and individuals who, according to Margaret Grayson, executive director of Neighborhood Partnership of Montclair, have incomes less than 120 percent of the median county income.

NPM would then hold the second mortgages on the properties and utilize funds that had been deposited in a loan pool from financial institutions, such as Western Financial Bank, PFF Bank & Trust, Sumitomo Bank, First Federal Savings and Loan Association of San Gabriel Valley, Glendale Federal

Savings, People's Bank Of California and Foothill Independent Bank. The funds from the loan pool are first used by the NPM and then loaned out to the homebuyer at a below market interest rate.

In the second mortgage program, these financial institutions each committed \$200,000, giving the loan pool an access of \$1.4 million for available loans. The banks will also accept loan applications from first-time buyers, who had participated in the Family Fund program.

For more information regarding the Neighborhood Partnership of Montclair, call (909) 624-9110.

Diamond giant ...

continued from Page 3

very much in line with early De Beers estimates."

De Beers is financing the sampling process through its Canadian subsidiary, Monopros Ltd. of Vancouver.

Once the results from all four pipes are completed, De Beers will decide whether to proceed with a major bulk sample next winter to determine if the property is worth mining.

Jan Vandersande, president of Ontario, Calif.-based Mountain Province, is confident from initial results that the property will become a highly profitable dia-

mond mine, grossing \$300,000 million a year and producing 5 million carats annually. An earlier study estimated the total value of one of the four pipes at \$1.2 billion.

But the high revenue comes at a high price, \$500 million, which is the cost to develop a diamond mine. That start-up cost forced Mountain Province, a small mining company, to make a deal with a major diamond producer.

"Where am I going to raise \$500 million?" Vandersande said.

De Beers is paying all the bills, but if it begins diamond production, the company gains a 60 percent interest in the property. The arrangement fits perfectly with De

Beers' century-old strategy of controlling how many diamonds reach the wholesale market.

Canadian analyst Ballanger said through De Beers' Central Selling Organization (CSO), based in London, the cartel controls about 90 percent of the market for gem-quality stones.

And he said the company recently opened an office in Vancouver, in addition to its Monopros office in Toronto, to ensure that Canadian-produced diamonds flow through the CSO.

The first Canadian diamonds produced will likely come from the mining camp of Broken Hill Proprietary Co. (BHP) of Australia.

Internet use ...

continued from Page 5

earlier. In spite of its growth in the number of users, Netscape actually lost market share from January 1997 to January 1998, declining from 63 percent to 54 percent of Internet PCs.

Some 17.3 million PCs used Microsoft IE in January 1998, a 182 percent increase in just one year. IE's share nearly doubled, from 21 percent in January 1997 to 39 percent in January 1998.

"There is a silver lining for Netscape in our findings," Tremblay said. "Many people do not seem to view the choice of a browser as an either/or situation. Nearly 5.6 million PCs have both Navigator and IE. In total, about one in six Internet PCs has more than one browser. So, even as IE gains in the marketplace,

Netscape may not be driven off PCs."

The findings are from the 1998 ZD technology user profile, one of the largest, most comprehensive research efforts focusing on personal computer, communications and home technology usage in the United States. Data was obtained from responses received to questionnaires mailed to 50,000 households. Survey results are based on the findings of a detailed, 12-page written questionnaire on the types and brands of equipment used at home and in the workplace, which was mailed to 17,500 U.S. households. The survey also gathers extensive demographic information from respondents and ascertains their future purchase plans.

ZD Market Intelligence, former-

ly Computer Intelligence, is a leading provider of sales and marketing solutions to a wide spectrum of computer and telecommunications companies. More than 10,000 users access ZD Market Intelligence data on a regular basis.

ZD Market Intelligence's extensive research capabilities provide a variety of products and services that help companies sell and market more effectively. All are based on proprietary-information databases of technology usage and buying activity in large- to medium-size businesses and homes.

With headquarters in La Jolla, ZD Market Intelligence has U.S. offices in Cambridge, Mass.; Norwalk, Conn.; Sunnyvale; and Dallas, Texas. European headquarters are in Paris, with sales offices in

the United Kingdom, Germany and Spain, and sales agents in Belgium and Switzerland.

Samples of ZD Market Intelligence's extensive market data and research results, timely commentary from industry authorities and previews of upcoming technology events are available on the company's Web site at www.zdintelligence.com.

Ziff-Davis is a leading integrated media and marketing company focused on computing and Internet-related technology, with principal platforms in print publishing, trade shows and conferences, online content, market research and education. The company provides global technology companies with marketing strategies for reaching key decision makers.

SECOND Page 3

AutoNation USA Abandons Mira Loma

by Stacey Gallard

It looks like a ghost town — a well-kept ghost town, consisting of two buildings covering 189,000-square-feet of land and 24-hour security, provided by Pinkerton Security, in the middle of dairy country and scattered factories at Wineville Road and Galena Street in Mira Loma.

Until May 6, this site was going to be a new location for an AutoNation USA automobile reconditioning facility. Florida-based AutoNation repays and restores late model cars and sells them to megastore dealers throughout the United States.

The Mira Loma location was to include the construction of 11 spray paint booths. But before installation could start, AutoNation USA had to apply for permits from the Air Quality Management District (AQMD).

So why has construction ceased? According to Sam Atwood, spokesman for AQMD, AutoNation

USA had to cancel their air permit for the spray paint booths because the company was in violation of the Environmental Protection Agency's "Clean Air Act."

AutoNation was in danger of being fined by the EPA for not applying the facility with what is referred to as the "best available control technology" to deter the volatile organic compound emission increase associated with the spray paint equipment planned for the facility.

"Our agency and EPA definitely had a difference of opinion over AutoNation in what we considered to be the best available control technology and what EPA considered," Atwood said.

According to AQMD, EPA said that AutoNation USA could not continue construction at Mira Loma without installing "add-on pollution controls" to their reconditioning device system which would prevent air pollution.

Atwood said that EPA had sent AutoNation a notice of violation



Stacy Gallard/The Journal
Abandoned, the building has 24-hour security.

March 24, giving the company the option of meeting with them to discuss the Mira Loma facility. The notification stated that the corporation had 10 days to respond and if after 30 days the violations were not corrected, EPA would place AutoNation on its list of violating facilities. This would make AutoNation ineligible for any federal contracts, grants or loans.

"They obviously needed to do something to avoid the enforcement action," Atwood said. "I suppose their choices were to install the add-on control equipment or not complete the facility."

Neither AutoNation USA nor its attorney, Sharon Rubalcava, responded to telephone calls.

Atwood said that the corporation could re-apply for the permits.

Staples Building Sold Through Internet

LoopNet, an Internet commercial real estate listing and information service, recently announced that Dean L. Curci of Cap Rate Properties and Terry Marks of Greenwood LSH have successfully completed the sale of a \$1.8 million Staples building on LoopNet, www.loopnet.com.

The transaction involved the sale of a 135,000-square-foot shopping center in San Bernardino in which Curci represented the buyer. The buyer wanted to sell the free-standing Staples building as soon as he closed escrow to acquire the shopping center.

Curci, a Newport Beach-based broker specializing in retail investment properties and a regular LoopNet user for the past two years, listed the triple net leased building on LoopNet. The listing was seen by Marks, a Los Angeles-based broker specializing in triple

net leased properties. Coincidentally, Marks and Curci were acquaintances through a prior LoopNet listing.

"Posting a property on LoopNet gives me better exposure to the commercial real estate industry than a continuous advertisement in the *Wall Street Journal* at a much, much better value," said Curci. "The best feature of LoopNet, however, is not the incredible exposure it provides but the relationships it has helped me develop over the last two years."

After reviewing the Staples listing, Marks sent Curci an e-mail setting the transaction in motion. Most of the initial due diligence and document review was conducted via e-mail. The Staples building transaction closed one week after Curci's client closed on the entire

Speedway Advertising Sells Everything but Fontana

They say they are willing to give race fans in California a need for speed. With a two-mile oval-shaped race track, California Speedway has been home to Nascar races since opening in Fontana in 1997.

Now with summer approaching, California Speedway, which is owned by Penske Corporation, is in the process of approaching the San Bernardino County Board of Supervisors for a seating expansion approval that would enlarge the 86,000-seat facility. Speculations range from adding "sky boxes" to having an enclosed track.

While the board members wait for the proposal from California Speedway, some Inland Empire residents are wondering about the race track's advertising theme.

A brochure shows a blue crashing wave backdrop and the words, "Racing's Future Starts Here."

Where? The race track is in Fontana, a city that is many, many miles from any beach. The company's other advertisements depict California symbols such as the Hollywood sign and palm trees.

How does this represent the city of Fontana or the Inland Empire?

"I think they are trying to promote Southern California as a package, instead of the Inland Empire," said Mac Colmar, senior associate planner for San Bernardino County.

Colmar said that the race track may be trying to get the public to associate California Speedway with the traditional symbols of Southern California in order to identify themselves as an equal landmark.

William Miller, director of

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Providing Security for Microsoft Windows

Centrax, experts in detection and response technology, introduced last month the eNTrax Security Suite for Microsoft Windows NT.

eNTrax integrates security auditing policies, assessments, and detection and response technologies in a single solution, allowing system administrators to single-handedly manage multiple computers across the enterprise from one central location.

"Insider misuse of sensitive data is a major concern of many IT managers, since access controls can't protect against this type of intrusion," said Paul E. Proctor, chief technical officer of Centrax. "Enterprises secured with eNTrax are protected against threats that traditional barriers of access controls and firewalls can't address. ENTrax acts like a video surveillance system for computers, notifying security personnel of possible breaches in security and then identifying the perpetrators."

Combining expert security knowledge with an intuitive user interface, eNTrax includes security configurations, audit and detection policies representing proven and effective strategies for managing everything from critical file access to unauthorized use of system resources.

Based on these security policies,

eNTrax automatically monitors, detects and reports anomalies and exceptions in user activities across the enterprise. For example, certain abnormalities in user behavior can indicate the possibility of an employee taking intellectual property to a competitor — a common occurrence in today's highly competitive global business environment.

"We are excited that Centrax has developed a comprehensive detection and response solution for Windows NT, which integrates with the Microsoft Windows NT security infrastructure and event logging functions," said Edmund Muth, group product manager of Microsoft. "Our customers will benefit from the lower security administration cost and enhanced security offered by the eNTrax suite of products when deployed as part of an enterprise security plan."

Detection and response

eNTrax uses an intelligent agent that is installed on each computer within a company. The agent is active around-the-clock and can respond to threats detected by a central computer, known as the command console, by automatically or manually logging the user off, disabling the account, or shutting down the computer.

In addition, automatic notification of suspicious activities can be sent via e-mail, paging and SNMP traps. ENTrax provides an industry-unique ability to respond by modifying a threatened computer's security policy to a more secure state.

Audit policy creation and management

eNTrax provides an integrated environment by bringing together audit settings for the system, file, folder and registry keys. A common interface enables administrators to easily modify predefined audit policies or create new policies.

"The key to an effective intrusion detection system is having the right audit policies so that the right data is gathered," explains Bill Hampton, a senior instructor of audit and intrusion detection tools for MIS Training Institute. "You can have the most state-of-the-art detection and response technology, but without the right audit policies the system is useless."

Centralized audit analysis

eNTrax centralizes all event log data in its original or raw form, so it may be used as evidence for prosecution. Based on historical analysis of audit data, an administrator can see what was compromised, when, and by whom.

Using eNTrax's assessment capabilities, an administrator can determine the security configuration of protected computers, identify poorly configured computers that are open to attack, and take corrective action before misuse occurs.

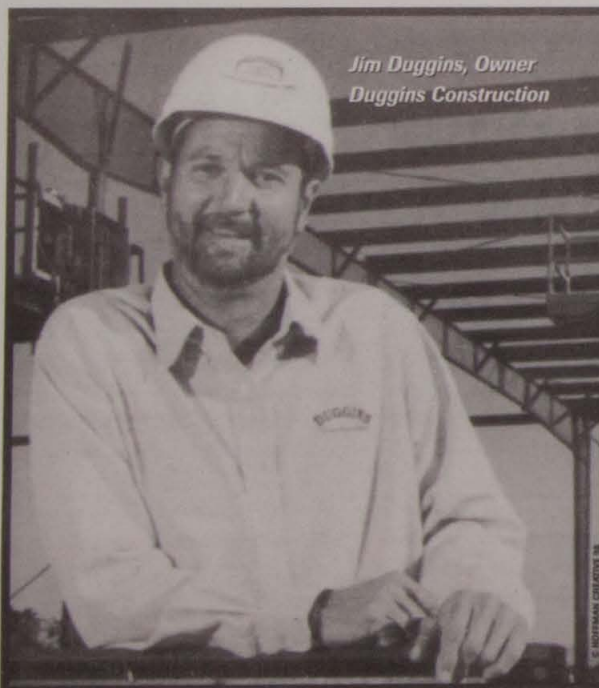
Deterrence and attack anticipation

eNTrax provides the indirect benefit of attack anticipation and deterrence. The presence of eNTrax in an enterprise can significantly reduce and deter browsing through sensitive files by employees, contractors and other individuals with trusted relationships.

Because patterns of activity can be indicative of larger problems, eNTrax can anticipate problems before significant loss occurs through trending and reporting of misuse patterns.

"Centrax is focusing on providing the must-have security tools IS managers require to cost-effectively manage the risk of networked, production Windows NT server deployments," said Jim Hurley, director of operating environments at Aberdeen Group. "Designed from the ground up for Windows NT, eNTrax will provide seasoned IS managers with a flexible solution for managing security for Windows NT networks."

continued on Page 44



Jim Duggins, Owner
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continued on Page 42

Company Name Address City, State, Zip	SBA Loans Funded-10/96-9/97 (\$ Amount)	Number of SBA Loans Funded	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax
1. The Money Store One Park Plaza, #450 Irvine, CA 92714	41,413,348	79	Yes Yes No	No No No	1 110	Mark Hogan Business Development Officer (909) 983-8100/(714) 251-9016
2. CDC Sm. Bus. Finance Corp. 10370 Hemet St., Ste. 360 Riverside, CA 92503	35,134,000	86	Yes Yes Yes	Yes Yes Yes	2 4	Michael Owen Executive V.P. (909) 352-5730/352-5737
3. Heller First Capital 600 Anton Blvd., Ste. 950 Costa Mesa, CA 92626	30,272,066	57	Yes Yes No	No No No	1 118	Gary N. Fowler Business Development Officer (800) 795-9002/ (714) 444-9020
4. Eldorado Bank 7777 Center Ave. Huntington Beach, CA 92647	27,158,766	79	Yes Yes Yes	No Yes Yes	1 5	Catherine Clappitt Sr. V.P./SBA Manager (714) 895-2929 ext. 157/894-5257
5. Fallbrook National Bank 3535 Inland Empire Blvd. Ontario, CA 91764	25,363,275	53	Yes Yes No	Yes Yes Yes	2 5	Bob Sebastian Vice President (760) 723-5078/723-5699
6. Orange National Bank 1249 E. Katella Ave. Orange, CA 92667	24,441,608	45	Yes Yes Yes	Yes Yes Yes	1 7	Joan K. Earhart Senior V. P./Manager SBA Loan Dept. (800) 303-4662 x350/(714) 289-8329
7. Bank of Commerce 765 The City Dr., Ste. 255 Orange, CA 92668	22,372,028	46	Yes Yes No	Yes No Yes	1 10	Robert Flores Sr. V.P./Sales Manager (800) 870-4043/(714) 748-7320
8. Southland Econ. Dev. Corp. 2000 E. Fourth St., Ste. 206 Santa Ana, CA 92705	21,147,000	60	No Yes No	No No No	1 2	James R. Davis President (888) 560-5363/(714) 953-0944
9. AT&T Capital Corporation 7755 Center Ave., Ste. 1100 Huntington Beach, CA 92647	10,852,454	34	Yes Yes No	Yes No Yes	0 60	Julie Johnson Regional Acct. Manager (714) 842-2380/ 372-2213
10. Temecula Valley Bank 27710 Jefferson Ave. Temecula, CA 92590	10,777,608	31	Yes Yes Yes	No No No	1 1	Mark Mashouri Sr. Vice President (800) 939-3736/ (909) 506-1283
11. Desert Community Bank 12530 Hesperia Rd., Ste. 219 Victorville, CA 92392	9,857,900	17	Yes Yes No	No No Yes	8 8	Nancy M. DeCou V.P./Sr. SBA Officer (760) 243-2140 x1027/243-3228
12. Imperial Bank 9920 S. La Cienega Blvd. Los Angeles, CA 90301	9,112,800	19	Yes Yes No	Yes No No	na	Tim Schutte Sr. Vice President (760) 730-7902/730-7928
13. Pacific National Bank 41 Corporate Park, Ste. 300 Irvine, CA 92714	9,047,500	20	Yes Yes Yes	Yes Yes Yes	0 4	Rachel Fuller V.P./SBA Adm. Mgr. (714) 851-1033/852-5935
14. North County Bank 27403 Ynez Rd., Ste. 211 Temecula, CA 92591	9,042,565	28	Yes Yes No	Yes No Yes	4 8	Rick Abrego Business Development Officer (909) 695-2232/699-8957
15. Glendale Federal Bank, FSB* 320 N. Harbor Blvd., 2nd Floor Fullerton, CA 92832	8,934,400	16	Yes Yes No	No Yes Yes	13 185	Heather M. Kennedy-Endresen Vice President (714) 525-8967/525-9967
16. Bank of America 27489 Ynez Rd. Temecula, CA 92591	7,562,441	78	Yes Yes Yes	Yes Yes Yes	800+ 1,000+	John Osburne Vice President (909) 676-4114/676-9703
17. Enterprise Funding Corp. 419 N. 3rd Ave. Upland, CA 91786	6,803,000	18	No Yes No	No No No	1 1	Nick Landis President (909) 989-1485/608-0876
18. Wells Fargo Bank 3801 University Ave. Riverside, CA 92501	6,119,613	52	Yes Yes Yes	Yes Yes Yes	26 1,137	Nathan Bragg, Steve Rusanoff Comm. Loan Officers/A.V.P.s (909) 781-0633, 781-1932/276-9815
19. Valley Bank 24081 Postal Ave. Moreno Valley, CA 92553	5,083,099	16	Yes Yes Yes	No Yes Yes	1 7	Thomas A. Pool V.P./SBA Manager (909) 242-1170/242-5388
20. California State Bank 100 N. Barranca St., Ste. 1200 West Covina, CA 91791	4,942,800	20	Yes Yes Yes	Yes Yes Yes	4 16	Richard Jett Executive Vice President (626) 915-4424/915-0964
21. Valley Independent Bank 39700 Bob Hope Dr., Ste. 100 Rancho Mirage, CA 92270	4,483,417	18	Yes Yes Yes	No Yes Yes	7 16	Gerri B. Gordon V.P./SBA Dept. Mgr. (760) 776-4100/776-4433
22. Community Bank 200 E. Citrus Ave. Redlands, CA 92373	3,002,000	5	Yes Yes Yes	Yes Yes Yes	7 11	Steve von Rajes 1st V.P./Manager (909) 307-8102/798-3646
23. Business Bank of California** 140 S. Arrowhead Ave. San Bernardino, CA 92408	2,970,743	16	Yes Yes Yes	No No Yes	4 4	Eugene Gonzalez Jr. SBA Dept. Mgr. (909) 888-2265/885-6173

The Book of Lists available on Disk, Call 909-484-9765 or Download Now from www.TopList.com

continued from Page 41 SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside, San Bernardino & Orange Counties)

Company Name Address City, State, Zip	SBA Loans Funded-10/96-9/97 (\$ Amount)	Number of SBA Loans Funded	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax
24. Redlands Centennial Bank 233 E. State Street Redlands, CA 92373	2,581,500	9	Yes Yes Yes	Yes Yes Yes	1 1	John Neiswender Vice President (909) 798-3611/335-2363
25. First Pacific National Bank 41615 Winchester Rd. Temecula, CA 92590	2,212,025	10	Yes Yes Yes	Yes Yes Yes	3 8	Marty Spuehler V.P./SBA Dept. Manager (909) 699-3383/ (760) 471-3055
26. National Bank of So. California 4100 Newport Pl., Ste. 120 Newport Beach, CA 92660	1,951,790	6	Yes Yes No	No No No	0 4	Lori A. Scott Vice President (714) 863-2453/863-2450
27. Borrego Springs Bank 1101 California Ave., #100 Corona, CA 91719	1,937,925	8	Yes Yes No	No No No	1 12	Jordan Blanchard Asst. V.P. (888) 722-1444/(909) 280-5253
28. First Community Bank 35-871 Date Palm Dr. Cathedral City, CA 92234	1,740,663	10	Yes Yes No	No No Yes	6 6	Kim L. Job V.P./SBA Loan Specialist (760) 324-9483/321-9765
29. City National Bank 606 S. Olive St., Ste. 900 Los Angeles, CA 90014	1,692,218	6	Yes Yes Yes	Yes Yes Yes	4 33	Kristine M. Chung Sr. Vice President (213) 347-2434/347-2395
30. Valley Merchants Bank 800 E. Florida Ave. Hemet, CA 92545	1,501,400	5	Yes Yes No	No Yes Yes	2 3	Patrick Lilly V.P./Comm. & SBA Lending (909) 766-6666/766-6664
31. Citibank 1487 Foothill Blvd. La Verne, CA 91750	1,140,000	8	Yes Yes No	No No Yes	1 25 (S. Calif.)	Bryan MacFarland Branch Manager (909) 593-7591/392-0183
32. Sun Country Bank 19181 Town Center Dr., South Apple Valley, CA 92308	810,950	7	Yes No No	Yes No Yes	1 1	Guy A. Bovee V.P./SBA Manager (760) 240-2262/240-3525
33. Western State Bank 1801 E. Huntington Dr. Duarte, CA 91010	669,600	6	Yes Yes Yes	Yes No Yes	1 2	Edgar Magsarili Asst. V.P./SBA Manager (626) 357-9611/358-9613
34. Foothill Independent Bank 101 N. Barranca St. West Covina, CA 91791	549,500	4	Yes Yes Yes	No Yes Yes	6 11	Katrina Hamilton Vice President (626) 966-2199/966-9011
35. Golden Pacific Bank 845 N. Euclid Ave. Ontario, CA 91762	N/A	N/A	Yes Yes No	Yes No Yes	1 1	Stan Cruse Vice President (909) 983-4600/391-1168
36. Inland Empire National Bank 3727 Arlington Ave. Riverside, CA 92506	N/A	N/A	Yes Yes No	No No No	4 4	Candace West President (909) 788-2265/788-9683

N/A = Not Applicable WND = Would Not Disclose na = not available. Loan figures provided by Santa Ana District Office, U.S. Small Business Administration. Additional information provided by institutions listed. *Glendale Federal Bank figures include former Government Funding. **Business Bank of California figures include former High Desert National Bank. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss Copyright 1998 Inland Empire Business Journal.

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27403 Ynez Rd # 211
Temecula 92591



Best lease ...

continued from Page 19

Make sure a proper clause is written into the lease. While offering some protection, it will also increase the value of the business should you ever plan to sell.

7. Never fall behind

Getting behind on the rent will hurt you in areas such as negotiating a good renewal term. On the other hand, being a good tenant and paying your rent on time every month will help your chance of receiving rent relief should you ever need it. Approaching a landlord and explaining your business problems, along with any plans to solve them, can work wonders, especially if you haven't signed a

personal lease guarantee.

8. Don't wait — renegotiate!

Start talking to the landlord up to a year in advance of the lease's renewal deadline. Put proposals together for a new deal and insist upon a response. If you wait for landlords to initiate the process, chances are it will be a last-minute, pressure-filled process.

Two seminars will be held in June. For a thorough presentation, attend either the June 10 seminar at the Miramonte Resort in Indian Wells or the June 17 seminar at the Hilton in San Bernardino. Both begin at 7 p.m.. For more information call (800) 509-9233 or (760) 327-6030.

Two-Thirds of Small-Business Owners Say Business Is Good

Two out of three owners of small businesses said business is going "pretty good" or "couldn't be better" in a recent online survey conducted by the National Association for the Self-Employed (NASE). But at the same time, the survey revealed there are still many barriers to prosperity for people who want to be in business for themselves.

The recent survey of visitors to the NASE Web site (www.nase.org/survey) asked small-business owners to rate the success of their business and rank the chief pros and cons of being self-employed.

Some 66 percent of those surveyed said things are good or very good, and 22 percent rated their success as "so-so." Only 9 percent said business was "not so good" and just 2 percent chose the response "too upsetting to discuss."

Respondents were asked to identify the top drawbacks and advantages of owning a small business. Among the drawbacks, "paying for your own benefits" topped the list, with 33 percent of responding business owners saying the chief drawback is the lack of employer paid benefits.

"It's not surprising at all that small-business owners cite the lack of employer-paid benefits, which include big-ticket items such as health coverage," said NASE President Bennie L. Thayer. "One of the NASE's longest standing battles has been to convince Congress to give the self-employed a 100 percent deduction of health insurance premiums. We're continuing that fight in 1998 and hope to make the full deduction happen by 1999."

Another 26 percent of survey respondents said the lack of a regular pay check is the main strain of owning your own business. Taking on sole responsibility for success or failure of the business was mentioned by 15 percent in the survey, and the time demands — working long hours and weekends — were the main complaint of 12 percent.

On the positive side, one-third of participants, 31 percent, said "being my own boss" was the biggest advantage to owning a small business. Also rated highly was "setting my own hours," as 18 percent of respondents said the flexible schedule is what they enjoy most about self-employment.

"Doing what I love" was cited by 16 percent, while 13 percent said the main advantage was the opportunity to work from home.

"This survey illustrates what the NASE has been seeing for years — that those who embark on entrepreneurial endeavors are largely enthusiastic about their prospects for success, and that they are realizing the

rewards of their decision to be self-employed," said Thayer. "At the same time, they are up-front about the trade-offs: the dedication and hard work it takes to succeed on your own."

For the full survey and results, visit NASE's Web site at www.nase.org/survey.

Founded in 1981, the NASE rep-

resents more than 325,000 small-business people nationwide. The largest association of its kind, serving the needs of the smallest of small business, the NASE's primary goal is to help small businesses become more competitive by providing benefits and services that will meet its members' business, financial and personal needs.

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Top Savings & Loans and Federal Savings Banks

Serving the Inland Empire - Ranked by Total Assets as of December 31, 1997

Bank Name	Total Assets (\$000)/ % Change Since Dec. 1996	Total Loans (\$000)/ % Change Since Dec. 1996	Total Nonperforming Loans (\$000)/ % Change Since Dec. 1996	Total/ Nonperforming Loans as a % of Gross Loans	Core Capital	Top Local Executive Title Phone/Fax
1. Downey Savings & Loan Assoc., F.A. 3501 Jamboree Rd. Newport Beach, CA 92660	5,835,825 12.3	5,281,997 13.5	41,699 -7.4	0.79	6.61	James Lokey President/CEO (949) 509-4400/725-0618
2. Western Financial Bank 16485 Laguna Cyn. Rd. Irvine, CA 92618	3,700,000 12	1,900,000 8	20 -6	1.1	9.48	Joel Biechele Regional V.P. (949) 645-1145/645-6525
3. PFF Bank & Trust 350 S. Garey Ave. Pomona, CA 91769	2,726,941 10.9	1,854,392 2.9	15,600 -28.4	0.79	8.12	Larry Rinehart President/CEO (909) 623-2323/620-0296
4. Hemet Federal Savings & Loan 445 E. Florida Ave. Hemet, CA 92543-4244	1,063,267 4.98	593,975 30.96	2,224 -59.7	0.37	6.17	Richard S. Cupp President/CEO (909) 658-4418/925-5398
5. Redlands Federal Bank, FSB 300 E. State St. Redlands, CA 92373	1,009,754 14.42	923,458 18.26	7,675 -42.28	0.83	7.81	Anne Bacon President/CEO (909) 793-2391 or 335-3551
6. Provident Savings Bank, FSB 3756 Central Ave. Riverside, CA 92506	710,594 24.5	589,163 18.5	4,744 10.1	0.79	8.63	Craig Blunden President/CEO (909) 686-6060/782-6126
7. LIFE Bank 10540 Magnolia Ave., Ste. B Riverside, CA 92505	411,875 396	318,344 361	5,126 212	1.61	5.3	Daniel L. Perl Chairman/CEO (909) 637-4000/637-4428
8. First Federal Savings & Loan 599 N. "E" Str. San Bernardino, CA 92401	102,907 2.4	68,096 -9.2	398 -67.8	0.58	4.67	Dale Ellis President/CEO (909) 889-0881/388-2599
9. Mission Savings & Loan, AFA 4860 La Sierra Ave. Riverside, CA 92505	49,163 2.8	39,447 8.8	12 -92.16	0.03	6.64	Donavon Ternes President/CEO (909) 359-4700/359-3029

N/A=Not Applicable WND=Would Not Disclose na = Not Available. The information above was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1998, IEJ.

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Providing security ...

continued from Page 40

Centrax is an emerging jewel that should be looked at."

ENTrax Security Suite is available immediately. An introductory package consisting of one eNTrax Command Console (software), together with eNTrax agents for monitoring a 10 NT server and 100 NT workstation network is available for \$12,995. For additional pricing information, contact Centrax Sales at (800) 546-7733.

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Fortune 1000 corporations and other large enterprises. The company's experts have been designing and developing intrusion detection solutions for over a decade, some of which are currently protecting some of the nation's most vital secrets.

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The Next Step in Electricity Deregulation

The next step in California's deregulated electricity market will take place by June 27 when the California Power Exchange Corp. (PX) begins its hour-ahead market auction process for the sale or purchase of electricity just prior to delivery.

George Sladoje, chief operating officer, said the PX recently notified the Federal Energy Regulatory Commission (FERC) that it intends to open its hour-ahead market no later than June 27.

"While we may open the hour-ahead market prior to June 27, we have notified the FERC of that date in order to ensure sufficient software testing and participant training," Sladoje said. "This schedule will afford all PX participants an opportunity to sufficiently test the hour-ahead bidding process and install additional computer terminals for multiuser capability."

During hour-ahead trading, bids for the sale or purchase of electricity will be

received by the PX within four hours prior to the hour of the electricity delivery. The PX will then process successful bids in a manner similar to the current day-ahead market.

"Since this electricity market will involve 24 auctions daily, PX participants can be involved in several auctions simultaneously, which may neces-

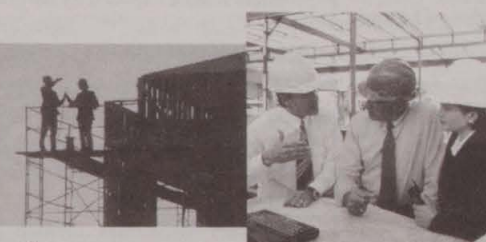
sitate additional terminals and operating staff for the bidding process," he said. "By extending our start-up from a tentative June 8 date to no later than June 27, we feel confident that there will be adequate time to prepare for a smooth day-ahead market opening by both the PX and our participants."

The new hour-ahead market will

complement the current day-ahead market, which has operated successfully since March 31. In essence, the hour-ahead auctions will allow day-ahead market participants to fine-tune their sales or purchases of electricity based upon consumer electrical demand and generation supply conditions closer to the hour of use.

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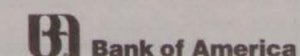
LEGACY

The Small Business Administration has recently named Bank of America Community Development Banking as the largest SBA 7(a) lender in Southern California, providing more loans to local businesses than any other financial institution.

The Bank is committed to seeing Southern California businesses grow and prosper. Experienced lenders have an in-depth knowledge of local business and an array of government financing options, available even when conventional financing may not work for your business.

As one of the country's largest financial institutions, Bank of America has more funds ready to lend to local businesses. Helping build communities was the vision of Bank founder A.P. Giannini over 90 years ago and still remains the primary goal of Bank of America Community Development Banking today. To put your business in motion call:

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—by Mathew Padilla

Accounting Firm Quits Premier Laser

Premier Laser System Inc. announced that Ernst & Young has resigned as the medical-laser maker's auditor and has withdrawn its financial report for the fiscal year 1997.

In a news release, Premier said that it was "extremely disappointed" with Ernst & Young's decision, particularly since it happened after the corporation formed a special committee of directors to review accounting issues.

"We intend to work with successor auditors to take all necessary steps to ensure that the company's financial statements for prior periods are properly stated," said Colette Cozean, Premier's chairwoman.

The resignation of Ernst & Young has caught the attention of investors, suggesting that the accounting firm has concerns about Premier Laser System Inc.'s financial reporting.

NASDAQ ceased trading of the company's shares before the market opened May 26. The stock closed the previous Friday at \$4.19.

Ernst & Young officials made general statements about their decision but declined to offer specific details.

"We had serious disagreements with the company, which led us to conclude that we could not be effective in our role as auditor," said Don Howarth, an Ernst & Young partner. "We specifically disagreed with the limited scope and breadth of Premier's internal investigation."

Premier is required to file a detailed report of the disagreement to regulators. Ernst & Young has the option to reply shortly thereafter.

In April, the corporation said it might restate third-quarter results because of a disagreement with a distributor over \$7 million of dental lasers. Premier's stock had then started to drop. Last year the shares rose as high as \$14 and now are trading at their lowest since February 1996.

This drop in shares had triggered a wave of shareholder lawsuits alleging that Premier had misled investors.

Hollywood Partners to Market 'Oz' Marshmallows

Hollywood Partners Inc., a wholly owned subsidiary of Vitafort International Corp., recently announced that it has entered into a multiyear licensing agreement with Warner Bros. Consumer Products for the use of "The Wizard of Oz" name and likenesses.

Under the agreement, Vitafort has been granted an exclusive license to produce and distribute "The Wizard of Oz" brand marshmallows under its Avenue of the Stars brand through its national retail distribution channels.

"The Wizard of Oz" fruit-flavored marshmallow treats have been positioned as an any time snack. Because of the potentially enormous awareness of the movie in its Christmas re-release, the new products will be exposed by association to a wide demographic crossover from children to adults.

The first four uniquely shaped "The Wizard of Oz" marshmallow products will be introduced in early summer in pastel colors and different flavors.

Warner Bros. has created a multimillion dollar print and advertising campaign promoting the Dec. 25, 1998 re-release of "The Wizard of Oz." Hailed by many moviegoers as the most beloved motion picture of all time, "The Wizard of Oz" received an Academy Award in 1939 and has been an annual television event for decades.

The purchase of more than 20 million home videos has helped to make it the greatest American fairy tale of the 20th century.

"More than three generations of kids of all ages have seen 'The Wizard of Oz,' and we are truly excited about this opportunity to

join in Warner Bros. celebration of this famous motion picture," said Mark Beychok, Vitafort CEO. "Our new 'The Wizard of Oz' marshmallows provide us with a wonderful way to tie in with the song that Judy Garland made an unforgettable highlight of the film and touched the hearts of millions: 'Somewhere Over the Rainbow.'"

Hollywood Partners markets snack products for the licensed property market segment under the brand name Avenue of the Stars. Product specialties feature highly recognizable likenesses of major motion picture and other entertainment intellectual properties.

Its parent company, Vitafort International Corp., also develops and markets reduced fat, low fat and fat-free food products in the toaster pastry, brownie, snack cake, cookie and healthy snack categories through another wholly owned subsidiary, Visionary Brands Inc.

Two leading product lines, Toast'N Jammers low-fat toaster pastries, and Juliette's Private Collection low-fat chocolate truffles, are sold in major supermarket chains nationwide.

Warner Bros. Worldwide Licensing, a Time Warner Entertainment Company LP, is one of the leading and most diversified licensing and retail merchandising organizations in the world.

With more than 3,700 active licensees, Warner Bros. Consumer Products handles the licensing and merchandising for all the properties in Warner Bros.' vast library, including such world-renowned brands as Looney Tunes, Batman, Superman, Scooby Doo and its many hit films and series.

9 out of 10 mice prefer the
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U.S. General Services Administration



Who's Who in Minority Business

Barbara Marie Alejandre



Barbara Marie Alejandre said she is proud to contribute to the community that helped educate and nurture her as a minority business leader.

Upon graduating from California State University, San Bernardino, she earned a bachelor's degree in management.

Most of her professional experience has been with the San Bernardino County Superintendent of Schools — first as a quality assurance specialist for the information systems department, then as an administrative supervisor.

"My most rewarding challenge was to administer the instructional technology development consortium (ITDC)," Alejandre said. "This project involved a strong collaboration between the curriculum and technical staffs within the county schools as well as the 33 kindergarten-through-12th-grade school districts in the county. My task was to provide Internet connectivity to all of the schools in the county."

Today there are more than 350 schools using the Internet to enhance and/or deliver curriculum to the classroom.

Alejandre's career took a different turn when she was asked to work with the Enterprise for Economic Excellence (EEE). As the interim president and formally the vice-president of Internet services, she has developed and provided Internet technologies for the region.

Her most recent and rewarding accomplishment was the implementation of the Technology Mentor Program, designed to provide business and technology training to under-represented, economically disadvantaged individuals.

"My vision as a minority business leader is to provide technological empowerment to under-represented businesses by providing available resources, like the graduating Technology Mentors, to the business community," Alejandre said.

Kui Bor Woo Mee Woo

Kui Bor Woo came to the United States from China in 1947 at the age of 15 and worked on a farm in Anaheim. It took

three years of work to pay for his immigration expenses, so he was unable to attend high school.

He worked in a restaurant as a dishwasher and learned to cook American Chinese food. In 1956 he went to Hong Kong and married Mee Woo.

Kui Woo opened a food-to-go kitchen in the San Fernando Valley with a husband and wife as partners, and Woo taught them to cook. Because he could not read or write, he said his partners deceived him.

A few years later, he gave up his share and worked as a chef in a Chinese restaurant in Orange County.

Due to immigration law that he did not understand, it took his wife 11 years to come to the United States, arriving in 1968.

"In 1969 we bought a small, run-down Chinese restaurant in Corona with mostly borrowed money because the immigration lawyer cost most of our savings," Kui Woo said. "Fortunately, once we started, business picked up rapidly."

Even with limited English skills, the Woos said many customers of their Hong Kong Restaurant helped them to learn and gave them many referrals to help increase their business.

"With the support of local business leaders and a good story published in the *Riverside Press Enterprise*, our business grew fast," Kui Woo said.

Over the years, the couple have invested significantly in the remodeling and modernization of their restaurant.

"Even after 29 years in Corona, we both still enjoy working in the restaurant and meeting our customers," Kui Woo said. "We maintain the highest quality of food with our traditional Chinese cooking methods, which are no longer used in most restaurants."

Germán Barrero

Germán Barrero is the founder and publisher of *Alcancia de Ahorros*, the largest Spanish publication in the Inland Empire by circulation, more than 135,000 per month in five zones from San Bernardino/Riverside to East Los Angeles.

Alcancia, which has a "Pennysaver" format, has created Spanish advertising print campaigns for more than 1,300 companies since its inception in 1989.

Barrero said what he enjoys most about his work is "assisting companies and organizations with fresh ideas that translate to positive outreach to the Spanish speaking community."

The publisher has served his community as a former president and founding member of the United Hispanic Chamber of Commerce, and he produced the first Inland Empire Business Directory and Resource Guide, compiling the membership lists of all nine Inland Empire Hispanic chambers of commerce.

And he organized and co-chaired the first Inland Empire International Business Expo at the Ontario International Airport with the participation of high level officials from California and Mexico.

Barrero has received the Toastmasters Communications and Leadership award, the highest honor that District 12 presents to a non-Toastmaster.

Monica E. Garcia

Monica Garcia cofounded Complas Inc. in May 1989. Complas markets telecommunications services to major bell operating companies in the telecommunications industry.

A leading provider of quality products and value-added services to the communications industry, the company offers a wide variety of products by the top manufacturers in the world.

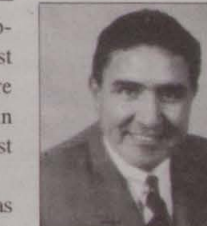
Complas was awarded the cable cutting services contract for copper cable by AT&T Network Systems in March 1990 and has grown steadily ever since to include three facilities in California and one in Texas.

Garcia assumed full ownership of Complas in May 1996. Under her leadership, the firm is committed to leading the way in meeting the demands of its customers in a rapidly changing technological environment.

Garcia has an associate's degree in sociology from Mt. San Antonio College. She has more than 23 years of experience in start-up companies in the areas of international product distribution, warehousing, purchasing management and product development.

She was particularly instrumental in the start-up and growth of a distribution company, which grew to \$285 million and 220 employees in seven years.

Alexandro G. Espinoza



Alexandro Espinoza is the president and CEO of California Capital Mortgage Bankers, based in Ontario. He and California Capital have garnered much recognition throughout the Inland Empire.

Espinoza was the recipient of the coveted Ernst & Young Entrepreneur of the Year Award for the Inland Empire in 1996. California Capital has been honored nationally by FHA as one of the nation's top five lenders providing loans to Hispanics.

The CEO is also a partner in Espinoza Realty and A.J.A. Properties, a real estate holding company. The three above organizations have provided

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Resort Theaters First Tenant of Fairplex's Paradise Park

Lewis Homes Retail announced that its affiliate, Lewis Homes Enterprises, has signed a lease with Resort Theaters of America for a 22-screen theater at its proposed Paradise Park development.

A \$100 million, 500,000-square-foot entertainment village, Paradise Park will be located at the Fairplex in Pomona. Fairplex is already home to the Los Angeles County Fair and

other events that attract an estimated 3 million visitors annually.

The theater will be a 80,000-square-foot, 22-screen cinema. As with other multiscreen theaters, it will feature stadium seating and the latest in state-of-the-art projection and sound systems.

"Resort Theaters of America has ambitious plans to create the next generation of movie theaters," said Greg Hoxworth,

executive director of commercial development of Lewis Homes Retail. "Resort Theaters is a perfect fit for Paradise Park, which will set the standard for a new generation of entertainment centers."

Resort Theaters of America president and CEO Ron Leslie said that Paradise Park was chosen because of its location.

"Paradise Park met our criteria because it will be located at

Fairplex, one of the most popular entertainment destinations in Southern California," said Leslie. "We believe that the concept for Paradise Park will pioneer a new genre of retail entertainment centers, and we wanted to be part of its success."

Since 1997, Resort Theaters of America has been developing and operating multiscreen theaters in resort areas throughout the United States.

Nationwide Computer Seminar Coming to Southern California

Merisel Inc. last month announced the launch of its five-city, nationwide Softeach tour, celebrating 15 years of leading computer products training.

Softeach Enterprising Solutions '98 features a new Friday and Saturday format in response to reseller requests, and complete product solutions for new technologies. Tech trax, Merisel's technology training forum, will kick off Softeach in each city.

Softeach is commemorating its 15 years with new vacation-themed rooms and prize drawings, with the chance to win a \$500 travel voucher. Showcasing more than 50 manufacturers, Softeach Enterprising Solutions '98 will educate resellers on new ways to increase sales through product marketing.

Seminars will be hosted by leading manufacturers, including Compaq, IBM, Symantec, Corel, Toshiba, Samsung, APC, Kingston, Protec, Visioneer, Ricoh and Seagate Software.

"Merisel looks at current industry trends and reseller interests, and incorporates them into each Softeach series," said Jeannette Barsky, vice president of marketing for Merisel. "Softeach has been running for 15 years and maintains the flexibility to be constantly updated with new features to meet the needs of our resellers."

"It is the place to get educated on new products and trends,

network with other resellers and have fun at the same time."

To address one of the fastest growing opportunities for resellers, an SMB (small/mid-sized business) sales skills training room will feature training for resellers to enhance their sales skills and tap into this emerging market. Keynote speaker George Columbo of Influence Technologies will discuss profit opportunities for resellers.

The new solution rooms will display complementary products for the latest technologies. Manufacturers will provide tabletop training on how to offer complete solutions for Windows '98 (Mexican Bonanza Room), Mass Storage (Hawaiian Room), Windows NT and Host Integration products (Enterprise Cafe), Intranet (Fishing Room), Digital Color Imaging (Route 66) and new, innovative products (New Millennium Room).

Merisel representatives will be available in the Merisel services and support room (Beach Party Room) to discuss technical support services, extended warranties, financial and educational services, telemarketing and other value-added services. Merisel's licensing advantage team will also conduct seminars on how to break into the profitable software licensing market.

Softeach Enterprising Solutions '98 is scheduled to come to the Los Angeles Airport Marriott June 26 and 27.

Softeach will begin with lunch on Friday and include a cocktail reception on Friday night. On Saturday, attendees will receive breakfast, lunch, and evening cocktails.

Softeach Enterprising Solutions is the premier computer products training forum where resellers and manufacturers meet to discuss industry trends and product marketing. Through small group seminars and tabletop training, resellers learn how to sell the latest technologies and products to increase sales and profits.

Resellers should call (800) 325-9189 to register or visit Merisel's Web site for additional

information. For specific information on tech trax, resellers should call (888) 567-7717.

Merisel is a leader in the distribution of computer hardware and software products, with reported 1997 sales of \$4 billion.

Merisel, based in El Segundo, distributes a full line of 25,000 products and services from the industry's leading manufacturers to more than 45,000 resellers throughout North America. In addition, the company provides a full range of customized, value-added services. Merisel's corporate Web site is located at www.merisel.com.

Who's who ...

continued from Page 47

ed housing for more than 6,000 families since 1981.

When asked what he enjoys most about his role in business he answered: "The two activities I enjoy most have to do with people. I get excited about hiring people, providing them an environment in which they can excel, and mentoring them to see them grow professionally as well as personally and financially."

"Additionally, there is no greater joy than to see people realize the dream of home

ownership. To see the hope and aspirations in their faces and the satisfaction when it is all done is worth all the effort that we put forth. I also like to make money by doing the above with *corazon*, style and quality."

The future seems secure as California Capital is a dynamic and growing enterprise experiencing more than 500 percent growth over the past five years. The company plans to accelerate this growth to keep pace with the Hispanic market and the demand for quality real estate services.

BANKING

A Look Behind Bank Mergers, Large and Small

by Mathew Padilla

As if illustrating nature's food chain, first Glendale Federal Bank announced it was acquiring Century Federal Bank and Redlands Federal Bank, and then California Federal Bank announced it was acquiring Glendale Federal. And all this took place within six months.

Although larger bank mergers have made headlines the past few months, the acquisitions related to RedFed, which is based in and has 14 branches in the Inland Empire, have a special pertinence to how banking is changing in the region.

The "Fed" mergers represent the response of savings and loans institutions to the perception that competitors are providing similar services better, said Linn Wiley, CEO of Citizens Business Bank of Ontario. He said S&Ls' traditional services — real estate loans and checking and savings accounts — are being provided by mortgage companies, securities firms and banks.

This has forced S&Ls like Glendale Federal to "respond with mergers and acquisitions to achieve critical mass and operating efficiencies that will allow them to compete in this changing environment," Wiley said.

But the trend toward consolidation of S&Ls, and in the banking industry as a whole, is putting downward pressure on the level of personal service to customers, Wiley said.

"Consolidation tends to result in lower staffing levels and services," Wiley said.

And consolidations will likely continue at the present rate into the next millennium, according to Wiley. He said the country has gone from 15,000 banks to 9,000 banks over the last several years, which will decline further to 3,000 banks. Statewide, the number of banks has dropped from 456 to about 300 at end of last year and will be down to 225 by the end of the year 2000.

But Redlands Federal will not close any branches, said Ken

Preston, spokesperson for Glendale Federal.

"With CenFed and RedFed, our strategy was to try to fill in the markets where we did not have a strong presence," Preston said. "With CenFed, it was the San Gabriel Valley, and RedFed offered opportunity in the San Bernardino-and-Riverside area."

So if Glendale Federal was working so hard to extend into new markets, why sell out suddenly to CalFed?

"We think that the two banks together offer immense value to shareholders," Preston said. "Our statewide banking presence will double the size of the institution. We are looking at approximately 360 branches once the merger is completed."

Common wisdom in the banking industry is that size does matter, but why is it so important? John Stafford, spokesman for the California Bankers Association, said recent mergers have been driven by technology.

Banks need computer power to

offer services such as ATM networks and home banking via computer links as well as more complex services involving computer databases for marketing purposes, Stafford said. But the technology is expensive.

"In order to make it cost effective, there has to be economies of scale associated with it," Stafford said. "And that's the imperative to get larger in order to compete with the largest banks. Medium size and smaller banks are being pushed to get together to be able to afford the technologies."

Stafford said the mega-banks are merging for a different reason — they are being pressed by other financial services players. Large banks feel the need to be a one-stop shop, offering traditional services as well as mutual funds, CDs, etc.

In fact, the future profitability of mega-banking will rely on getting a larger share of the wallet by cross selling more products to individual customers, such as mutual funds and CDs, according to Stafford.

Community Banks Poised for Growth

by Elizabeth Calderon

In today's market of aggressive bank acquisitions and mergers, one might wonder where the community bank stands and what is the forecast for its survival. In the big picture of the industry, things might appear dismal — of approximately 320 banks in California, 32 have disappeared within the last year. Yet, according to some, growth opportunities for the community bank haven't looked this bright in years.

Consolidation of banks will continue because of over capacity, states Dennis Kern, president and CEO of Valley Independent Bank, a community bank with assets of \$460 million and 13 branches in California's Coachella and Imperial valleys. But for Valley Independent Bank and other community institutions, the big bank atmosphere continues to provide opportunities for growth and

securing new customers.

"The purpose of a community bank is not to be a mega-bank but to provide a service to the community of time and money while increasing the franchise value to investors," Kern said.

Part of this service of time and money includes embracing those customers uncomfortable with the megabank culture of dealing with transactions via high-tech communications such as the Internet, phone and electronic banking.

"We see customers in our markets who will accept a certain level of electronic banking such as deposits and retail products, but for more complex banking transactions, they want a live body that they recognize," Kern said.

Community banks will also firmly hold their niche with business customers given local loan officers and decision makers readily available.

Valley Independent Bank has found success in retaining a foothold in the competitive lending market of Coachella Valley with its VIB Business Loan Center located in Rancho Mirage.

"That same personal service that's important to retail customers, combined with knowledge of their local market, means a greater compassion and understanding for loan requests," Kern said.

This philosophy led to the opening of two new VIB Business Loan Centers in Carlsbad and Orange last month.

In addition to moving customers into electronic banking, as megabanks make their move within a community, they are consolidating and thus reducing the number of bank branches within a given community. These aggressive methods are calling for new banks to start. Kern supports this observation by citing the approx-

imately 100 new charter applications filed with regulators within the year.

But how can the community bank remain competitive in terms of rates and products without growing out of their community bank image? Kern says the answer for Valley Independent Bank's continued profitability and competitiveness has been the recent formation of bank holding company VIB Corp. According to Kern, it's one of the options several community banks have embraced to survive in this aggressive industry.

"We made a decision long ago that we couldn't survive without taking advantage of some economies of scale," Kern explained.

The CEO said VIB Corp. will eventually acquire other community banks and combine nonbanking functions such as data processing, audits,

continued on Page 53

ADVERTORIAL

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We also provide a complete line of checking accounts for personal or business needs. If you're

in the market for an auto loan, RV loan, home equity loan or personal line of credit, we have competitive rates and terms to meet your needs. Many of our traditional branches still offer coin counting, notary service, statement reconciliation, photocopying, legal and levy processing, and safe deposit boxes — once common services that are rapidly becoming obsolete with all the financial institution mergers.

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Part of what's kept Downey Savings a California household name for 41 years is the one-on-one personal service we provide. It's especially important in these times of impersonality.

When you walk into a branch, we want to greet you with a smile and a hello, even call you by name if you're our customer! Friendly, old-fashioned customer service — the kind of service we've delivered since we opened our doors — is what you can expect from Downey Savings. And at Downey Savings, no matter what your age, we treat you with courtesy, friendliness, professionalism and respect.

Some of you are older folks who remember the good old days of saying, "Hello, how are you?" to friends, neighbors and business associates alike. We can only imagine how you feel dealing with a bank that rushes you through a transaction and out the door and then charges you a fee for such a lack of personal service. Or with a bank that sends you to an ATM when you just want to know your balance. Or with a teller who doesn't even look up when you come in.

How refreshing it is for you to come into a Downey Savings branch, where we want to treat you with respect and give you the time you need for your transactions — even if you're just asking for your balance.

Some of you are younger folks, and you're probably fed up with the banks that just shuffle you in and out. Perhaps you're too young to remember "the good

old days," but you know what? The good old days still are happening right now at Downey Savings.

But if your lifestyle demands that you be able to do your banking anytime and from anywhere you want, we also offer services such as free 24-hour ATM and telephone access to your accounts, PC banking, telephone bill pay, and more technological conveniences. It's just a matter of your preference, so we're happy to help you however we can.

Some of you have children and want them to learn about the importance of saving money. We have a great program called Looney Tunes Savings Club for Kids. It's a passbook account made just for young savers, and it features some fun ways to help them save. We welcome the youngest savers and show them the same respect we give our largest depositors.

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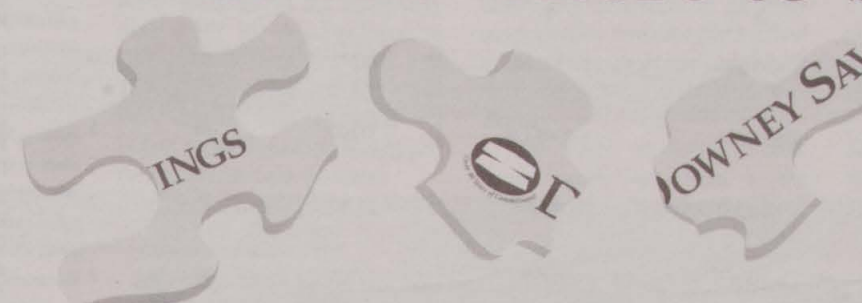
And to continue our tradition of personal, professional service to you — our valued Inland Empire customer of any age — we've recently opened another traditional branch in your area for a total of 10 branches in your neighborhood.

Plus, our strategy for opening new traditional branches actually saves YOU money! Because we often open new traditional branches in existing buildings which formerly housed our competitors, we don't incur additional costs and YOU don't incur additional costs.

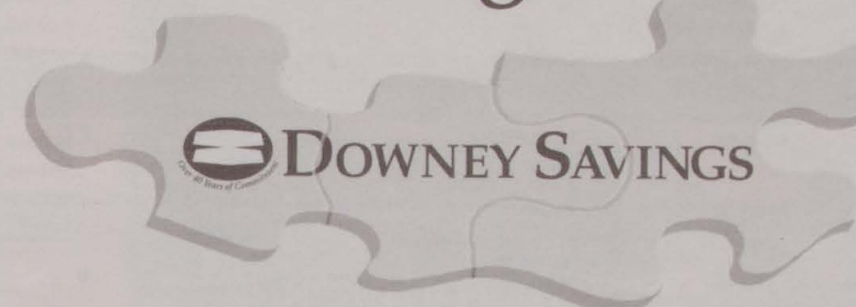
So come see us soon! We have traditional branches in Claremont, Redlands, Sun City and Banning, and in-store branches in Chino Hills, Ontario, Rialto, San Bernardino, Moreno Valley, Murrietta and Murrietta Oaks.

You also may call us at (800) 9DOWNEY (800-936-9639), or visit us at www.downeysavings.com. Thank you again, valued Inland Empire resident and business customer, for making Downey Savings number one for you!

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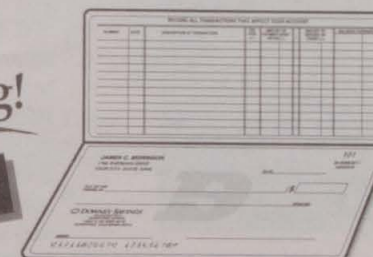


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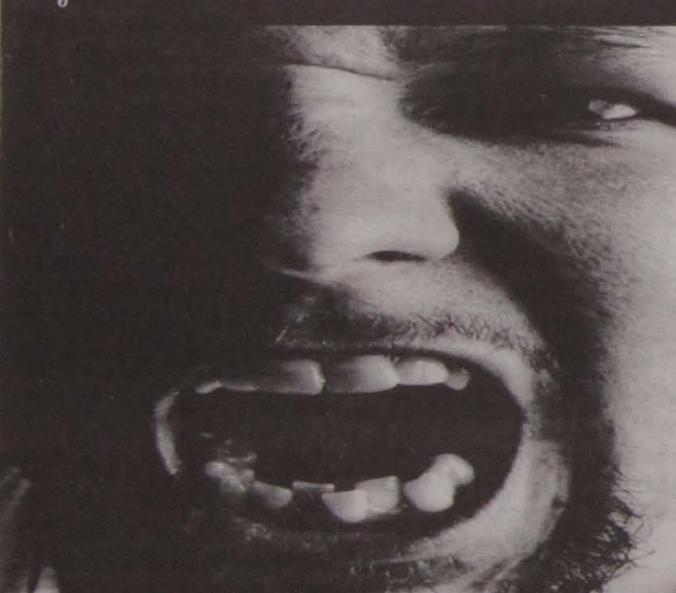
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Largest Credit Unions in the Inland Empire

Ranked by Assets

	Name of Credit Union Address City, State, Zip	Assets \$	Loans \$	Members	Employees	Branches	Key Executive Title Phone/Fax
1.	Arrowhead P.O. Box 735 San Bernardino, CA 92402	310,000,000	210,179,000	68,502	213	12	Larry R. Sharp President/CEO (909) 881-3355/890-0351
2.	Riverside County Schools 6403 Riverside Ave. Riverside, CA 92506	156,680,229	102,395,128	31,000	80	5	Mark Hawkins President/CEO (800) 767-2728/(909) 341-3434
3.	March Federal P.O. Box 9500 Moreno Valley, CA 92552-9500	154,225,947	91,081,591	29,785	57	2	Robert Cameron President (909) 656-4411/656-2119
4.	The Norton P.O. Box 10847 San Bernardino, CA 92423-0847	130,250,000	36,000,000	12,380	45	3	David E. Raley President/CEO (909) 382-7900/382-7901
5.	Riverside County Federal 3450 13th St. Riverside, CA 92501	82,383,244	61,457,102	27,131	53	4	Mark Hawkins Acting CEO (800) 767-2728/(909) 341-3434
6.	The Members' Own Federal 14250 7th St. Victorville, CA 92392	44,805,338	36,990,510	8,409	33	1	Deborah Shaw CEO (760) 245-0401/245-6714
7.	High Desert Federal P.O. Box 1669 Apple Valley, CA 92307	42,569,620	25,979,496	9,686	36	3	Thomas J. Brown President (760) 242-5646/242-5042
8.	Riverside Campus Federal 1209 University Ave. Riverside, CA 92517	41,641,000	26,012,000	7,385	22	2	Debra Gannaway President/CEO (909) 680-1998/341-3707
9.	LaLoma Employees Federal 11131 Anderson St. Loma Linda, CA 92354	39,487,446	24,686,818	9,625	19	1	Todd Murdoch President/G.M. (909) 796-0206/799-6858
10.	Ontario-Montclair Sch. Employees Fed. 1520 N. Palmetto Ave. Ontario, CA 91762	35,745,990	23,445,450	5,961	16	0	Robert Hamm President (909) 983-1959/988-5130
11.	United Methodist Federal 5405 E. Arrow Highway Montclair, CA 91763	32,000,000	16,200,000	8,700	11	1	Richard G. Ayala President/CEO (909) 946-4096/981-7055
12.	Chaffey Federal P.O. Box 660 Ontario, CA 91762	26,825,000	18,023,000	8,913	14	1	Catherine M. Randazzo President/CEO (909) 986-4552x222/986-3844
13.	San Bernardino School Employees Federal 2441 N. Sierra Way San Bernardino, CA 92405	24,327,316	15,576,150	4,688	14	1	Linda Foy CEO (909) 882-2911/881-4162
14.	Inland Valley Federal P.O. Box 547 Fontana, CA 92334-0547	21,000,000	12,300,000	6,300	11	0	Charles J. Papenfus Manager (909) 350-5500/357-3005
15.	Riverside Employees 8543 Indiana Ave. Riverside, CA 92504-4046	20,788,000	13,566,000	6,273	11	0	Moritz Wabanka President/CEO (909) 343-3280/343-1659
16.	San Bernardino City Employees 401 West 2nd St. San Bernardino, CA 92401	20,115,362	10,696,561	4,500	13	1	Kathy A. Amos President (909) 889-0838/889-7973
17.	Bonrus Employees Federal 1200 Columbia Ave. Riverside, CA 92507	19,054,000	14,133,000	2,662	5	0	Dan Robertson Manager/CEO (909) 781-5600/781-5452
18.	Searles Lake Federal P.O. Box 247 Trona, CA 93562	12,000,000	8,500,000	3,000	8	0	Ronald E. Scott Manager/CEO (760) 372-4001/372-4447
19.	Rafe Federal 6876 Magnolia Ave. Riverside, CA 92506	9,465,628	6,615,905	2,911	7	1	Bonnie Wann CEO (909) 682-1555/682-4252
20.	Fontana Federal 17235 Arrow Blvd. Fontana, CA 92335	7,800,000	3,900,000	2,950	6	0	Nancy Beaudis Manager (909) 822-4487/822-4487
21.	Printing and Publishing P.O. Box 1505 Riverside, CA 92502	7,000,000	4,850,000	2,900	4	1	Carlos Vasconcelos CEO (909) 781-0981/none
22.	Barstow Non-Ops P.O. Box 846 Barstow, CA 92312	6,502,814	4,430,646	1,076	2	0	Michael S. Ruffalo CEO (760) 256-2591/256-2504

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1998 Inland Empire Business Journal.

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Community banks ...

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loan review and human resources administration to reduce operating costs and provide for more competitive rates and services.

"Each bank will keep their name, the staff that made them strong, their own branches — in short, their own identity," explains Kern. "But the keys to competing with the large banks in their community with rates and services will be the efficiencies of their operations and their people."

Adding further worth to the community bank is a trend of increasing shareholder value. Kern states that while value in community bank stock has increased rapidly partly due to a favorable stock market, community banks are realizing exceptional earnings. Kern supports this by noting Valley Independent Bank's average 93 percent stock appreciation over the last seven years and record earn-

Staples ...

continued from Page 39

center.

Marks has now closed five triple net leased deals through LoopNet, including an Eckerd Drug, a CVS Drug, a RiteAid and a Hollywood Video.

"I have waited 20 years for a service like LoopNet," said Marks. "It makes my business easier than ever before. If you are not 'in the Loop,' you are not going to be in business long."

"LoopNet provides commercial real estate professionals with the tools they need to communicate more efficiently," said Dennis DeAndre, president of the Silicon-Valley based LoopNet. "Over 43,000 properties are viewed on LoopNet every day — that's more traffic than all of the other Internet-based commercial real estate listing services combined."

LoopNet property listings are generated interactively by users and are comprised of site, financial and operating information as well as photographs and area maps. Future product offerings include demographic data, market data, free e-mail services, enhanced image capabilities, and financial services.

ings during the first quarter of 1998.

Lastly, one item shoring up the future existence of the community bank is HR 10. This legislation, to take effect at the end of 1999, will authorize the merger of S&Ls and bank charters. This legislation will benefit both the community bank and the community bank customer.

Consumers will see more institu-

tions and ultimately realize the benefits of increased competition. Eliminating differences in the charters essentially levels the playing field to the advantage of the community bank that will result from the new charter.

"Yes, there will always be community banks," says Kern, a man with more than 30 years of banking

experience. "I've been around long enough to see the cycles of banking. It just so happens that at this point in time, the mega-banks have left a good opportunity for a community bank to execute a sound strategic plan."

Elizabeth Calderon is a writer for the marketing department of Valley Independent Bank.

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BANKING

Fallbrook Bank Lends to High Flyers

Move over Red Baron, and Snoopy, too. Fallbrook National Bank is taking over the sky.

The bank, based in Fallbrook, recently announced that it has formed an aircraft lending department, which will be managed by Juan Alonzo III who has joined the bank as vice president.

The new department will be centralized in the bank's Temecula office and will provide loan services for personal and corporate aircraft throughout the Western United States.

According to Thomas E. Swanson, Fallbrook president and CEO, the aircraft lending department has been formed as part of a diversification program.

"We are strategically changing the mix of our earnings so that we can maximize new opportunities in the market by providing our customers with an even broader range of valuable services and products," Swanson said.

And the CEO said the bank's aircraft lending department will allow it to take advantage of a growing niche market.

"This department will provide us with another source of low-risk commercial loans, a key criteria of our product diversification program," explained Swanson. "It will also enable us to develop new relationships with people who may not have had prior experience with the bank."

Aircraft lending is a highly specialized market and is not offered by all financial institutions. The evaluation process is more complex than other product types, primarily because the average new aircraft price is about \$160,000.

Because of high price tags, and because aircraft hold their value for a long period of time, most buyers will purchase used aircraft rather than new. As a result, the lending process involves careful evaluations of the plane's value, beginning with

an assessment or appraisal of the aircraft, and review of the aircraft's title position and credit ability of the customer.

According to Alonzo, Fallbrook National Bank is offering 15-year amortized financing with very competitive rates. A 15 percent down payment is standard.

"Plane owners tend to be highly educated and affluent, and loan delinquencies tend to be rare, making this a low-risk investment," Alonzo said. "Still, not many lending professionals are experienced in this particular area and consequently this service is not offered by all banks."

Private plane owner Thomas Ramirez said the loans for his two planes, a Twin Navajo Piper and Turbo Centurian 210, are now with Fallbrook National Bank.

"I have worked with Juan for five years and the service and quality of the loan product I receive is phenomenal," said Ramirez, a loan consultant with Washington Mutual Bank in Downey. "With a community bank like Fallbrook National, I know that I can count on a high level of follow-through and reliability."

Alonzo brings 23 years of banking experience to his new position with Fallbrook National Bank, the last 10 of which have been dedicated solely to aircraft lending.

"Juan's knowledge of aircraft valuation and the unique underwriting standards involved is outstanding," CEO Swanson said. "His expertise will be invaluable as we expand our services in this highly specialized area."

Prior to joining Fallbrook National Bank, Alonzo was affiliated with First Pacific National Bank as vice president and aircraft department manager for five years. Before that he was vice president and retail banking manager with Riverside National Bank (now Citibank) for nine

years, the last five of which he also specialized in aircraft lending. Alonzo's career began with Crocker National Bank, where he advanced to assistant vice president and marketing manager.

Alonzo attended East Los Angeles College, Mt. San Antonio College and California State University, Los Angeles. He lives in Fontana.

Fallbrook National Bank is a \$110 million commercial bank serving the North San Diego County and Inland Empire communities from branch offices in Fallbrook and Temecula and loan production offices in Ontario, the city of Orange and Vista.

Since its founding in 1985, Fallbrook National Bank has consistently reported steady

profits. In 1997 the bank posted record earnings of \$1.25 million.

The bank, which is traded on the NASDAQ small cap market as FBRK, holds its 16th consecutive five-star rating by Bauer Financial Reports for superior performance and overall excellence in the industry. Additionally, the Findley Reports has rated it a premiere performing bank for the 12th straight year, and VERIBANC Inc. has honored it with the elite Blue Ribbon Bank rating for financial performance.

Fallbrook National Bank's SBA department is ranked the 22nd largest lender in the nation by Guaranteed Lender, a publication that serves the SBA lending market.

The bank's Web site address is www.fallbrooknationalbank.com.



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BANKING

Citizens Bank Plans Motion to Overturn Verdicts

by John Elkins

Linn Wiley is waiting for June 26. On that day a motion will be made to overturn two verdicts against Citizens Business Bank.

On June 26, Citizens will make a motion for Judge Berry Plotkin to overturn the jury verdicts that awarded Tri-National Development Corp. of San Diego \$3.7 million in damages. San Bernardino jurors returned two verdicts

against the bank in April, finding the bank guilty of fraud, intentional misrepresentation, and negligent misrepresentation.

"First of all, we believe that we will be successful in reversing the decision through the judicial process," Wiley said. "Secondly, on a worst case basis, the award will be reduced substantially."

Jurors awarded \$2.1 million in compensatory damages and \$1.6 million in punitive

damages.

Tri-National purchased a bank-owned Grand Terrace retirement hotel in 1992 for \$6.2 million, then filed suit about five years ago. Tri-National officials said the bank failed to disclose that the hotel was in violation of a conditional use permit that restricted the company's ability to sell, refinance or operate the facility.

The bank subsequently resold the hotel after foreclosing on the building in 1993.

Tri-National officials also said bank officials failed to disclose that a 70-car parking lot adjacent to the hotel was not part of the deal.

Wiley said that Tri-National made a bad business decision and now wants the bank to pay for it.

Citizens was forced to foreclose on the property, later sold the property again, and the new owner has operated successfully ever since that time, according to Wiley.

Sanwa Bank Gearing for Year 2000

Sanwa Bank California, which began preparing in 1995 to meet the challenges posed by the conversion of its computer systems to the year 2000, last month reported that all of its critical computer applications are on schedule to meet regulatory compliance by the end of 1998.

Two of four phases in the bank's multimillion dollar year 2000 project have been completed, with the final two phases now under way, according to Sanwa's Wayne Socha, vice president and senior project manager.

Completed more than a year ago, the first phase of Sanwa's year 2000 project consisted of an inventory of computers and computer applications identifying where potential problems existed. The second phase, an impact assessment study to determine the magnitude of problems in any of the bank's hardware and software programs was completed in June 1997.

The third phase, which is the actual correction of any problems, including necessary reprogramming and replacement of both software and hardware, was begun last June and is expected to be completed by December. The fourth phase will consist of corrections to the bank's noncritical systems and is scheduled for completion well before the end of 1999.

"Critical applications are

scheduled to be year 2000 compliant no later than Dec. 31, 1998," said Socha. "In fact, many of the bank's systems have already been rated as compliant by the suppliers of the computer software we use. However, we do not classify a system as being compliant until we have conducted our own testing procedures."

During Sanwa's impact assessment study last year, it was found that major year 2000 corrections would need to focus on the bank's deposit, consumer

loan and customer information systems. These corrections are scheduled for completion by December of this year.

Sanwa's other major year 2000 project involves desktop computers in the bank's 107 branches and the local-area networks (LAN) that support them. This, too, is on schedule for correction, officials said.

"At Sanwa, our senior management team had the foresight to judge the magnitude of the problem early and took the steps necessary for a timely correc-

tion," noted Socha. "We got a jump on the problem and we are confident that when the clock strikes midnight on Dec. 31, 1999, our customers will notice absolutely no difference in the services we provide."

Sanwa Bank California, with more than \$8 billion in assets, ranks as the fourth-largest bank in the state and provides a full range of personal, business, international and trust banking services through its statewide network of 107 branches.

City National Forms Apparel and Textiles Specialty

To service one of Southern California's fastest growing industries, City National Bank has created an apparel-and-textile-business specialty within the bank, naming Eric Shapiro vice president and senior relationship manager to spearhead this effort.

City National now offers comprehensive services to the apparel and textiles industries, including importers of fabrics, domestic manufacturers, finished-goods companies, knitters and fabric converters.

"Southern California has a growing concentration of fashion and clothing businesses, and there's tremendous opportunity here," Shapiro said. "The apparel industry is a multibillion dollar

segment of the economy and is one of the largest in California."

City National will target companies in a geographic region spreading from Santa Barbara to San Diego.

Shapiro's prior banking experience includes Manufacturers Bank, Wells Fargo Bank and Bank Leumi in Los Angeles. Shapiro also served as a vice president at Heller Financial Inc.

"With Eric's 17 years of experience, we can now offer the same level of understanding to prospective apparel clients as we do in other industries such as agribusiness and high tech," said Bob Brant, City National Bank executive vice president.

As the largest independent

bank with headquarters in Southern California, City National Bank of Los Angeles is also a leading business and private bank. A federally chartered, \$5.4 billion commercial bank, City National now has 36 offices throughout Los Angeles, Orange, San Diego, Riverside and Ventura counties.

City National Corp. is a publicly owned corporation whose stock is traded on the New York Stock Exchange under the symbol CYN.

For more information about City National, the company's fax-on-demand information service is at (800) 873-5293, and City National's Web page is at www.cityntl.com.

Pacific Bell to Speed Access to Internet

Pacific Bell announced last month that it will begin broadly deploying high-speed asymmetrical digital subscriber line (ADSL) service in more than 200 communities across California to satisfy customers' increased demands for faster Internet access.

Designed primarily for Internet and telecommuting applications, ADSL enables businesses of all sizes to work smarter and home Internet enthusiasts to surf faster. Packaged with Internet service, ADSL provides online consumers and small businesses with accelerated access to the World Wide Web. As a stand-alone connection, ADSL also allows telecommuting employees and after-hours home workers to connect to their employers corporate networks via dedicated, secure links.

Following a successful market trial of ADSL initiated last fall, Pacific Bell plans to initially deploy ADSL in 87 central offices serving all or part of more than 200 communities throughout the state. Within the next few months, cities such as San Jose, San Francisco, Oakland, Anaheim, Los Angeles, San Diego and Sacramento will have Pacific Bell ADSL service.

The ADSL-equipped central offices currently serve approximately 4.4 million households and 650,000 business customers.

"SBC recognizes the value of the data communications market for our customers and our business," said Royce Caldwell, operations president of SBC Communications Inc., the parent company of Pacific Bell. "Pacific Bell's broad-based rollout of ADSL in California is one example of the commitment we are making to support our customers data needs."

"Pacific Bell is stepping up to the plate to deliver lightning fast Internet access to millions of our customers in California, home of the world's most demanding and intensive Internet users," said Jim Callaway, Pacific Bell president of public affairs.

"This broad geographic rollout delivers on our commitment to provide Californians with the speed they need at a competitive price so that they can take greater advantage

of the power of the Internet," Callaway also said. "It gives them the ability to receive and send data to anyone, anywhere, anytime."

"The California marketplace already has the highest percentage of 'wired' households and the greatest number of second phone lines of any state in the country. The introduction of ADSL technology will solidify the Golden State's position as the center of the Internet world."

The much-anticipated offering is expected to bolster California's economic, environmental and social development, according to state Sen. Steve Peace (D-La Mesa).

"I applaud Pacific Bell's commitment to accelerate deployment of this advanced telecommunications infrastructure on behalf of California businesses and consumers," Peace said. "This is truly the technology that California needs to remain competitive in the 21st century, for it has social, educational and business applications that benefit each and every one of us."

Pacific Bell plans to begin commercial deployment in July. Pacific Bell is making filings with regulatory authorities to provide this service.

ADSL provides telecommuters and branch offices with secure, dedicated links to corporate networks at transmission speeds of up to 1.5 megabits per second (Mbps), which is 50 times faster than 28.8 kilobits per second (Kbps) modem speeds.

By comparison, it would take a 28.8 Kbps modem 41 minutes to download a short video clip (72 Mbps) that could be downloaded in 48 seconds using ADSL technology. It is also a high-speed, always-on, direct Internet access solution that enables users to download data, graphics, audio and video files over existing telephone lines while simultaneously using a phone or fax machine.

Pacific Bell will make ADSL equipment available to its residential and business customers; pricing for ADSL equipment will vary by ADSL package.

"Pacific Bell's plans to broadly deploy high-speed connectivity is a major win for California's personal

computer users," said Robert T. Jenkins, Intel vice president and director of corporate licensing. "We congratulate Pacific Bell's commitment to major statewide deployment of ADSL access."

Jenkins, who chairs the executive committee of the California Manufacturers Association (CMA), said that a recently issued CMA study predicted that "640,000 new jobs and an increase of more than \$200 billion in gross state output by 2001" will result from broadly deployed services such as Pacific Bell's ADSL.

"Commercial deployment of ADSL is but one component of our unfolding data strategy. Over the next few months, we intend to introduce a full range of data transport and networking services that meet the complex demands of businesses and consumers," said Ed Mueller, president and CEO of Pacific Bell.

According to Beth Gage, a broadband consultant at TeleChoice, the North American DSL market is expected to reach an installed base of 110,000 lines this year, 355,000 in 1999 and more than 1 million in 2001.

"California's high tech industries and other factors contribute to its position as the most wired region in the United States," Gage said. "As mass market DSL services become available, consumers and businesses will benefit from vastly improved Internet response times for retrieving and transmitting data. Eliminating the local access bandwidth bottleneck for consumers and small businesses will have definite side effects — increased use of the Internet for business applications and consumer entertainment, and continued growth of new applications and services that will take advantage of new access capabilities."

Due to existing technology and distance limitations, ADSL will not be available to all customers served by the ADSL-equipped central offices. Initially, the service will be available to approximately 60 percent of the households and businesses in each service area.

To receive the service, customers must be located within

16,000 feet of a ADSL-equipped central office and their lines must meet certain transmission criteria.

While existing phone lines can be adapted for ADSL, the following hardware and software is required: an ADSL modem; a splitter that divides voice and data line traffic; and a Network Interface Card that connects the modem to a personal computer.

As a member of the Universal ADSL Working Group (UAWG) comprised of leading telecommunications, hardware and software companies, Pacific Bell's parent company, SBC Communications, believes its ADSL offering helps satisfy the UAWG's goal of bringing high-speed access to the mass market.

Pacific Bell will provide one-stop shopping for hardware, service and support and can assist customers in obtaining and installing these devices. California residents can call (888) 884-2DSL or visit the Pacific Bell Web site at www.pac-bell.com/products/business/fasttrak/adsl/ for additional information.

Pacific Bell provides basic and leading-edge telephone services and products to over 13.8 million business and residential customers — a total of more than 17.6 million access lines — throughout California.

SBC Communications is a global leader in the telecommunications industry with nearly 34 million access lines and 5.6 million wireless customers across the United States, as well as investments in telecommunications businesses in 10 countries.

Under the Southwestern Bell, Pacific Bell, Nevada Bell and Cellular One brands, SBC offers a wide range of innovative services, including local and long-distance telephone service, wireless communications, paging, Internet access, and messaging as well as telecommunications equipment and directory advertising and publishing.

SBC has more than 118,000 employees and reported 1997 revenues of \$25 billion. SBC's equity market value of \$80 billion ranks it as one of the largest telecommunications companies in the world.

WorldCom, MCI May Feel Pressure from Regulators

Either WorldCom Inc. or MCI Communications Corp. may have to sell a part of their Internet holdings as part of a condition for approval from both U.S. and European antitrust enforcers on their \$37 billion merger.

It was discovered by European regulators that the merged communication businesses would control more than half of the traffic on the "backbone" of the Internet's transmission network.

WorldCom and MCI are the two largest backbone operators, SprintCorp being third and GTE fourth.

In meeting with both companies, European regulators are demanding the selling of either WorldCom's UUNET Technologies Inc. or MCI's Internet business. The regulators also informed that selling part of MCI's Internet assets will not be acceptable.

The threat of potential Internet dominance has also captured the attention of the U.S. Justice Department. At press time, Karel Van Miert, the European Union's antitrust chief, was scheduled to meet with U.S. officials in Washington to discuss the merger.

"We are trying to obtain the

same concessions as the Justice Department," said Van Miert. "Any overlap between MCI and WorldCom should be eliminated."

A spokesman for Van Miert said that European and U.S. authorities hope to announce a decision simultaneously.

European regulators must decide by a July 15 deadline, but a decision from the U.S. could take longer. Approval from the Federal Communications Commission is also required.

Although representatives for WorldCom and MCI declined to comment on the European talks, they were confident that the merger is still on track and should close by midsummer.

John, Sidgmore, WorldCom's vice chairman, called the merger "pro-competition." He said that WorldCom was the first company to stand up to monopolizing European telephone companies.

Sidgmore said that the company has invested \$2 billion of its own capital in Europe. WorldCom also plans to expand the business in Europe.

"This deal is good for Europe, good for the United States and good for the world," Sidgmore said.

Pfizer Investigates Possible Link Between Viagra and Deaths

Pfizer Inc. is investigating the cause of deaths of six men who died while taking the drug company's impotence drug Viagra.

Both Pfizer and the Food and Drug Administration are not certain in what way Viagra is connected to the deaths. FDA and the drug company maintain that Viagra is still considered safe. There is no evidence that more restrictions are needed besides the ones already listed on the drug's label.

Some doctors are complaining that Pfizer has yet to send them educational material on how to prescribe the medication and any possible interactions it may have with other prescriptions.

Joseph Feczko, senior vice president for medical and regulatory operations of Pfizer, said the company has taken steps to assure doctors and the public that Viagra's label warns against combining the drug with commonly-used heart medications containing nitrate-type chemicals such as nitroglycerin.

Pfizer recently mailed 21,000 letters to the country's emergency-room doctors, advising them to ask male patients complaining of chest pains if they are taking Viagra before prescribing heart medication.

Since it was first introduced in April, more than 1 million men have filled Viagra prescriptions, making the drug one of the fastest selling new drugs ever.

Pfizer's investigation of the deaths included contacting doctors who treated those patients to see if the Viagra users had any underlying medical conditions, such as heart disease or diabetes. Feczko said that Pfizer so far has learned nothing that would cause the company to make a change in the drug's safety profile or add further warnings to its label.




I wandered lonely as a cloud that floats on high o'er vales and hills when all at once I saw a crowd - a host of golden daffodils
— Wordsworth

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Inland Empire Restaurant Review

Zeke's: It Can't Be the Coffee and It Can't Be the Attitude

by Joe Lyons

Even I don't make coffee this bad. And the guy at the door was just plain rude. So why does everyone keep telling me what a great place Zeke's is?

"Have you been there for breakfast?" they ask me. "Have

you tried their biscuits and gravy?"

You must understand that Zeke's is not a freestanding restaurant like Denny's or Michael J's. It is lost in the inside corner of a shopping center at Fourth and Vineyard in Ontario. Yet, on the weekend you have to wait in line outside.

So just what is the attraction?

It's not the decor. That is part plasterboard and part pine wood paneling. Gathered about are a few cheesy portraits of John Wayne and Clint Eastwood. The booths and table are no better than bus stop quality. The coffee is bitter. And, of course, there

was that smug guy at the door.

But the servings are big. Chickens can only lay eggs so large, but the hash browns that get served with them would make up two orders anywhere else. Zeke's two egg breakfast with toast is only \$3.75. It goes up when you add sides like bacon, ham, hamburger, etc. But for the extra couple of bucks you get a LOT of bacon, hamburger, ham, etc.

The famous biscuits and gravy comes in two sizes. The largest size is only \$2.99. Customers at Zeke's sure do love their biscuits and gravy.

Four egg omelets are \$4.60 to \$5.69, depending on what you want in them. The hearty appetite breakfasts are even bigger with larger portions of everything. The pancakes are the size of medium pizzas, at least a foot across.

Speaking of size, the breakfast menu, including all of the above plus French toast and Belgian waffles, takes up two pages. The lunch menu is only one page. And they close up and go home at three in the after-

noon.

Many restaurants serve Farmer Brothers coffee, which comes in four different grades, from top of the line "secretly replaced at Tavern On The Green," down to something run through an old sock. Zeke's must have found a lower grade, or else they used yesterday's grounds. Coffee that tastes like this is why they don't let me make the pot here at the office.

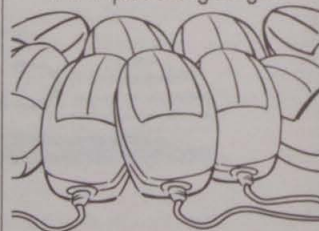
The front page of the menu tells the legend of old Zeke. He went north to Alaska and opened a place where miners could get plates full of food by the shovel

full. It says, "Zeke's place was friendly, a good ol' boys place with warmth and hospitality."

The big servings still exist and at fair prices as well. That must be what brings the people in, because the warmth and hospitality seems to have been left back in Alaska.

Zeke's Eat'n' Place is located in Ontario at 1855 E. 4th Street, (909) 984-2900. In Fullerton, Zeke's is at 1240 E. Chapman Ave., (714) 879-9858.

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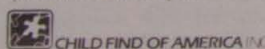
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MEAD ON WINE

Two Wines Stand Out Among West Coast Winners

by Jerry D. Mead

Results are in from this year's West Coast Wine Competition, the judging of which focuses exclusively on wines produced in California, Washington, Oregon, Idaho and British Columbia. For the last two years it has been conducted in Santa Rosa by the trade publication *Vineyard & Winery Management*. Many observers still believe the previous sponsor, Reno, Nevada's Convention and Visitors Bureau, made a major blunder in dropping the long-running event.

Space won't permit anything like a complete list of winners, but we will reveal both sweepstakes winners.

White wine sweepstakes (best of show) award went to Venezia 1997 Alexander Valley Viognier (\$24). Viognier, if you're not familiar with it, is a rather exotic white variety originating in the Rhone region of France, with a structure not unlike Chardonnay, but with a flavor note I describe as peach-skin. Venezia is the super-premium label of Geyser Peak Winery (four gold medals) and Canyon Road Winery (two golds), a dandy showing for the privately-owned vintner and its "imported-from-Australia" winemaker, Daryl Groom.

Red wine sweepstakes went to a tiny mountain winery, Kathryn Kennedy Santa Cruz Mountains 1996 Shiraz (\$38). Alas! There are but 200 cases for sale exclusively at the winery. It is from the first crop of a neighbor's vineyard, and time will tell if its success will be repeated, turning it into some kind of limited availability cult wine.

Other major medal winners were Gallo Sonoma and Benziger, and Windsor accomplished the amazing feat of winning medals for 32 wines out of 34 entered!

Complete results will be available on the Internet at www.wines.com/vwm-online and I'll let you know later if a printed booklet will be available.

Four June weddings

America's largest producer of "bottle-fermented" champagne is

Korbel, and the firm also does some of the most and informative marketing.

This wedding season, Korbel has come out with a very informative brochure on wedding toasts, like who toasts who at the rehearsal dinner. Did you know, for example, that etiquette says the best man toasts the bride, the bride toasts the groom, and the groom toasts the bride's mother. And if you haven't run out of champagne, there is a continued order of who should toast who.

Then there's an entirely different toasting order for the reception. These are things you need to know.

There's lots more, like advice against trying to be too funny and including "inside stuff" in your toasts that most people present wouldn't get. And to never, ever say anything to embarrass anyone.

There's also advice on opening a champagne bottle, how many people a bottle will serve during a three-hour reception, and what the various (there's about 10 of them) Korbel champagnes taste like.

To receive the free brochure and some recorded information as well, call toll free to (800) 7-KORBEL.

Beringer 1994 Knights Valley Alluvium Red (\$25)

You can put this one on the table alongside some of those \$50, \$75, even \$100-a-bottle red wines, and it will hold its own. Really elegant, supple and silky, with intense black fruit flavors, leaning to cassis in the after-flavors and with interesting notes of oak complexity. It's a Meritage style, a blend of Cabernet Sauvignon, Merlot and other Bordeaux varieties. It's a wine you can serve a boss or a lover when you need to impress, because it's very drinkable now, but if you want to cellar a case it should hold very nicely for five years or more. Rating: 94/87

Rosemount 1997 Australia Semillon-Chardonnay (\$7.95)

Pay close attention. If you're a fan of big California Chardonnays,

the kind that usually sell for \$15 and up, rush to your wine merchant and demand that he order you a case of this bargain. Rosemount is one of the most consistent Australian producers and Semillon is the French grape that Australians used to make Chardonnay style wines before Chardonnay became popular. The blend of the two is an "Aussie thing," and it's a thing that works.

Rich and ripe with tropical fruit flavors and hints of butterscotch and toast. Very nicely oaked, and for all its richness there is a pleasantly tart-crisp finish that lets it

work with food. Bring on the salmon, swordfish, tuna, veal or pork, it will handle them all. Or how about scallops in Mornay sauce? And did I mention it won gold medal and the trophy for best of its type at the New World International? Rating: 90/98

For assistance in tracking down wines mentioned or reviewed, contact Mead On Wine via e-mail at winetrader@aol.com or call (800) 845-9463. Wines are ranked using a unique 100-point system. The first number rates quality; the second number rates value.



Wine Selection & Best Values

by Bill Anthony

Geyser Peak Winery

Merlot 1994 \$30.00
Sonoma County, California
Malbec 1995 \$20.00
Alexander Valley, California, "Winemaker's Selection"
Johannisberg Riesling 1995 \$30.00
Sonoma County, California, Reserve
Meritage Red 1994 \$27.00
Alexander Valley, California, "Reserve Alexandre"
Petite Verdot 1994 \$20.00
Alexander Valley, Sonoma County, California
Malbec 1994 \$20.00
Alexander Valley, Sonoma County, California
Sauvignon Blanc 1996 \$8.00
Sonoma County, California

Horton Vineyards

"Heritage" 1993 \$15.00
MontDomaine Cellars, Virginia, Heritage Red
"Stonecastle Red" 1994 \$11.50
Orange County, Virginia, Rhone Style Red
Norton 1993 \$11.00
Orange County, Virginia

Kendall-Jackson

Sauvignon Blanc 1995 \$20.00
California, "Grand Reserve"
Sauvignon Blanc 1995 \$11.00
California, "Vintner's Reserve"
Pinot Noir 1994 \$30.00
California, "Grand Reserve"
Gewurztraminer 1995 \$10.00
California, "Vintner's Reserve"
Johannisberg Riesling 1996 \$11.00
California, "Vintner's Reserve"
Chardonnay 1995 \$20.00
Camelot Vineyard, Santa Maria Valley, California

Merryvale Vineyards

"Profile" 1993 \$48.00
Napa Valley, California, Heritage Red
Cardonay 1995 \$18.00
Napa Valley, California, "Starmon"
Chardonnay 1994 \$25.00
Napa Valley, California, Reserve

Z D Wines

Pinot Noir 1994 \$25.00
Carneros, California
Cabernet Sauvignon 1994 \$30.00
Napa Valley, California
Chardonnay 1995 \$24.00
California

Speedway ...*continued from Page 39*

marketing for the Speedway, said that people identify Southern California with the beach and the Hollywood sign. It is these elements that the race track is capitalizing on.

Miller also said the brochures, which depict a beach scene on the cover, are primarily given to corporations that Speedway management are hoping will become sponsors.

And Miller said that this advertising approach has been successful.

"Our events from a corporate standpoint have sold out," Miller said. "Along with the fans, we've sold out two premier events."

Brochures given to the general public are focused primarily on the event and not on Southern California's other tourist attractions. Miller said that local ads on television and in newspapers such as the *Los Angeles Times* concentrate on the day's event and race car drivers.

While the race track has California sponsors such as L.A. Cellular, Miller said that their ad relationship with the city of Fontana is good.

"They are capitalizing on the fact, making sure people know that Fontana is the home of California Speedway," Miller said. "You do see that in some of their ads around the community, where it says Fontana is a good place to live and do business."

Craig Rust, Speedway marketing manager, said the city of Fontana's own ad promoting the race track displays race cars on a track and the title "Fontana Home of California Speedway."

Rust said the reason why the city publishes its own type of local advertising may be because the cost to be published in the Speedway's brochure is expensive. For example, a full-page, full-color ad would cost \$3,500.

—by Stacey Gallard

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IPNet Forms Alliance With AT&T

IPNet Solutions Inc. recently announced it will team with AT&T to deliver its Internet-based electronic commerce services to the retail, distribution, health care and manufacturing markets.

Under the agreement, IPNet will become an agent for AT&T's industry-leading business Internet access and virtual private network (VPN) services: AT&T WorldNet Managed Internet Services, AT&T WorldNet Business Dial Services, and AT&T WorldNet Virtual Private Network Service. Additionally, IPNet and AT&T will engage in cooperative marketing programs.

"AT&T WorldNet Business Services will provide the throughput, reliability and support our customers demand for their electronic commerce networks," said Craig Hannah, executive vice president, IPNet Solutions.

IPNet's services include ordering via the Internet for distributors, retailers and manufacturers. Its sales and order management features include customized views, customer-specific pricing and real-time availability and order status.

"With IPNet's broad customer base, this agreement gives more companies convenient access to advanced Internet solutions to help them integrate their supply-chain operations more easily and effectively than ever," said Ray Tringali,

global marketing and channel management vice president, AT&T Networked Commerce Services.

With Fortune 500 strategic partners, IPNet provides consulting and implementation services, training, and technical support that enable clients to quickly integrate and harvest benefits from enterprise-wide electronic commerce services.

AT&T is the world's premier voice and data communications company, serving more than 90 million business, consumer and government customers. With annual revenues of more than \$51 billion and some 126,000 employees, AT&T provides services to more than 280 countries and territories around the world. The company runs the world's largest, most powerful long-distance network and the largest digital wireless network in North America.

The company is a leading supplier of data and Internet services for businesses and the nation's largest direct Internet service provider to consumers. AT&T also provides outsourcing, consulting and networking-integration services to large businesses.

And the company offers outbound local calling to businesses in 49 states and remains committed, as conditions permit, to delivering local telephone service to consumers.

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Weekend in Vegas: The "New" Frontier and the Final Frontier

by Joe Lyons

Las Vegas leaks. The desert resort is not sewered for driving El Nino downpours and everything floods. Worse, most casinos have bad roofing, and when it does rain your favorite video poker machine may get roped off with a plastic bucket on top of it.

That's just one of the secrets I discovered in my most recent visit to the adult Disneyland of Nevada.

The worst part of the trip was discovering that the multiyear strike at the Frontier Hotel is over, the facility has been sold and everything is going through "changes." Most of it is small change.

The 10X odds at the craps table is gone. The free guacamole dip and taco shells in the Mexican restaurant are now \$4.95. The guns have been taken from the guards to cut insurance costs and their hours have been stretched. (I personally witnessed a security foot-race through the casino after someone who tried to get away with a "grab.")

In general, the employees are disgruntled, even though they all said not to quote them. And it's not just the conflict between the old, established seniority union members and the new people. Subcontractors, like one of the restaurant owners, have closed up shop.

When someone calls in sick on Sunday morning, there is no coffee for the snack bar. I was told there were no bowls for the yogurt machine because there was no yogurt. Actually, the machine worked fine, we just had to use soup bowls.

The "New" Frontier, as it is now called, is nothing like the warm, friendly, accommodating old Frontier.

The good news is that over at the Hilton, the long awaited "Star Trek — The Experience" is now open and worth the wait. This new \$70 million attraction leads visitors through a museum of props and costumes from the movies and TV shows, and into a room where you

are "transported" onto the bridge of the USS Enterprise - D in the 24th century.

After an exciting battle with the Klingons, you end up on the Deep Space 9 promenade, where a genuine Klingon uniform from Paramount Studios costs \$12,000.

Lunch is available and the Vulcan Ale is actually delightful Henry Weinhard's draft root beer. If you take your kids to Las Vegas with you, you may want to avoid the Frontier Hotel until they get things together, but you will definitely want to make sure the whole family goes through the new "Star Trek" feature.

Resistance is futile.

Riverside County Leading Housing Recovery

Riverside County's home sales increased dramatically during the first quarter of 1998, leading other Inland Empire housing markets also recovering, according to a report from E&Y Kenneth Leventhal Real Estate Group.

After years of lackluster performance, Riverside County recorded a 59 percent increase in new home sales during the first four months of 1998, compared to the same period last year, reports Kenneth Leventhal's May issue of *Residential Data Trends*, an industry newsletter.

Also ahead is San Bernardino County's new home sales, which recorded a 32 percent increase over last year.

Another indication of Riverside County's robust housing market is the fact that the county had 20 of the hot-selling home tracts listed in the newsletter for the first quarter, compared to eight last year for the same period. By comparison, Orange County's hot tracts fell from 37 in 1997 to 17 this year.

And both Riverside and San Bernardino counties continue to have extremely affordable housing compared to the coastal counties, a factor that will serve the Inland Empire markets well as home prices rapidly escalate in those counties.

The combined affordable index for the Inland Empire is 57 percent, compared to 38 percent in Orange and San Diego counties and 55 percent nationally.

Walter Hahn, editor of the newsletter, said the Riverside County housing market is the beneficiary of strong housing sales in both Orange and San Diego counties.

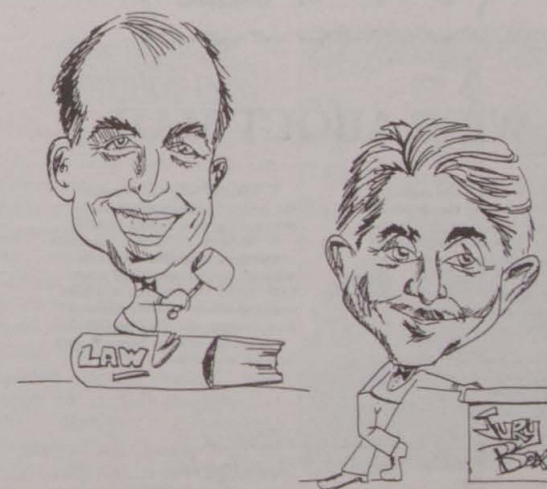
"Analysis of 30 years of historic economic cycle data clearly shows that strong job growth in the coastal counties is followed by rapid home price increases in these counties, which is a precondition for higher levels of new home sales and construction in the Inland Empire," Hahn said.

San Bernardino County is lagging behind because it depends heavily on still recovering Los Angeles County for home buyers, according to Hahn.

Responding to increasing demand for housing, the volume of building permits issued in Riverside County from January through March was 33 percent higher than for the same period last year, with increases for both single-family homes and apartments.

The volume in San Bernardino County was about the same as last year, according to *Residential Data Trends*.

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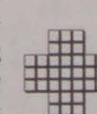
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This corporate hotel is a six-story tower of 115 first-class rooms and suites equipped with either one king or two queen beds. Standard amenities include voice mail, one-day laundry service, fax and copy service, heated pool and spa, an exercise facility, and continental breakfast served daily. The Heritage Inn also contains multiple meeting rooms ranging in capacity from 5-175 people with a variety of different set-ups — also available is full-service catering and audio-visual services.

Future upgrades to many of the hotel rooms include extra phone ports, larger workstations with swivel neck desk lamps, deluxe coffee makers, and other amenities to make it an office away from the office. The sixth floor will be an executive level with exclusive card key access, and its own continental breakfast and daily newspaper delivery. Upgrades to be completed by early May 1998.

For reservations, please call (800) 682-STAY or (909) 466-1111 for local reservations.

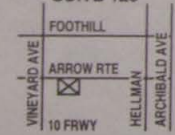
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ADVERTORIAL

APPLEONE'S WAGE, SALARY, AND BENEFITS SURVEY UNCOVERS INTERESTING TRENDS IN CALIFORNIA BUSINESS

By Stephanie DuPré

If you've felt a little anxious about the continuing good health of the economy, the trends revealed in the latest edition of the AppleOne *California Wage, Salary, & Benefits Survey*, should put your mind to rest. Compiled in conjunction with Coopers & Lybrand, LLP the 1998-99 edition of the survey indicates that the California economy continues to thrive and that business in California shares this healthy outlook. AppleOne surveyed more than 40,000 companies to determine employment trends and gender diversity in the workplace. The responses indicate that the state of business in California is rapidly evolving and improving in many ways.

For example, contrary to the fears of economic alarmists, employment growth in California continues to increase and most respondents anticipate their workforces will continue to grow over the next two years. This continues a trend observed in the 1996-97 survey. "The truth of the matter is that the economy is holding strong," AppleOne founder and CEO Bernard Howroyd says, "and companies feel confident.

Almost all of the survey respondents expect to expand their workforce in the next few years." The computer industry offers the most employment opportunities and growth potential. Engineering, manufacturing, construction, health services, and insurance will also show a substantial increase in employment opportunities. Only the travel and hospitality industry shows signs of slowing down. Respondents in that field anticipate a decline in opportunities in the next two years.

The Wage, Salary, and Benefits Survey explores business practices as well, and its research reveals some interesting trends in the way we do business. The workplace has become a kinder, gentler place for men and women alike. Most companies (75.9%) have a sexual harassment policy in place and have developed a heightened sensitivity to "glass ceiling" issues that workers face. Although men still dominate the majority of senior management positions, the percentage of women at the senior level has increased gradually over the past five years. The gender gap in middle

management has closed considerably and promises to disappear entirely in the next few years. Men benefit from the decrease gender bias, as well, in that the survey shows they are no longer discriminated against in administrative and secretarial jobs.

Both employers and employees should take note of the wage and salary trends the AppleOne survey reveals. Salaries in the San Francisco Bay area are the highest in the state, generally around 114% of the state median. Those in the Inland Empire are the lowest (88% of the statewide median). The largest regional variation of pay exists among Information Technology positions. Clerical positions show the and the smallest variations in wage. The *Wage & Salary Survey* provides salary ranges for every type of job by workforce size and region, giving a complete overview of salaries and wages throughout California.

The AppleOne *Wage, Salary, & Benefits Survey* is an invaluable tool for managers and employees alike in that it provides a comprehensive look at the state of the California businesses and the economy. Respondents represent a broad range of businesses - from companies with fewer than 20 employees to major multi-national corporations.

AppleOne conducts this survey every two years. Past surveys have proven uncannily accurate in their predictions. For example, the 1996-97 survey predicted the recovery of the California

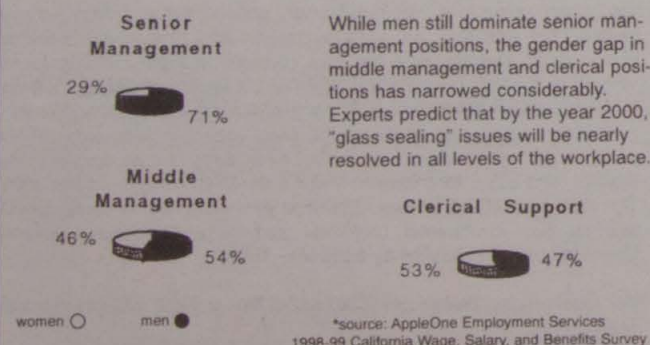


economy and the explosion of opportunities in the computer industry. State and city libraries, schools, universities and government agencies keep the survey as a reference tool. You can receive your own copy of this \$250 value for free. Just call 1-800-564-5644 to request your 1998 edition of the *Wage, Salary, & Benefits Survey*.

"I believe that in our role as one of California's foremost employment resources, we have a duty to help companies locate the information they need to remain competitive in today's complicated and dynamic business environment," Howroyd says. "This survey provides information crucial to determining future policies and procedures and presents data in clear, easy to understand language with in-depth analysis. It is a comprehensive collection of data relating to all aspects of Human Resources."

To receive your *free* copy of the AppleOne Wage, Salary, and Benefits Survey, please call **1-800-564-5644**.

Gender diversity by position level*



Books and More for Dummies

Part I of II

by J. Allen Leinberger

According to legend, Dan Gookin was standing in a book store when a young man approached the counter.

"Do you have any computer books?" the young man asked. "Nothing technical though. You know, something for dummies."

Thus began the publishing success story of the '90s: the IDG Books series "... for Dummies." But nothing comes easy. The first point of resistance was the criticism that you can't put out a book so long after the computer program comes out. Even a book of game secrets has to be published at the same time that the game is released. "DOS for Dummies" was too little, too late.

Besides, what if the buying public took offense at the idea that they were being called dummies? But McGookin persevered and his tongue-in-cheek "DOS for Dummies" went into print. Did they live happily ever after?

Actually, no.

The book sat on the shelves until somebody down in the art department came up with a better cover idea. It was a softbound book with a cartoon on the cover, yellow and black, like a classroom blackboard. This looked a little more self-effacing.

That is when the flood gates opened and the first "... for Dummies" book became a hit. Soon after, Apple computer expert David Pogue was asked to write a "Macs For Dummies" book and the race was on. Suddenly computer volumes were jumping off of the shelves. People who could not even program their VCRs were learning about computers, not in grand technical jargon, but rather in simple this-happens-when-you-hit-this-button terms.

Programming knowledge poured like wine. "C++ for Dummies," "ACT for DOS for Dummies," "PageMaker 5 for Macs for Dummies," and "Windows 95 for Dummies." It

actually became predictable. If Adobe Photoshop or ClarisWorks came out with a new version, you could count on a new "... for Dummies" book to follow. "HTML..." "The Internet..." etc.

Then another revolutionary, if not radical, idea came along. There is more to life than computers! With that came the lifestyle series. Same format, same cover. But topics that would sell to non-computer people. Food, sports, gardening and more.

The ideas flew as fast as the books could be distributed. "Law for Dummies." "Wine for Dummies." "Successful Presentations for Dummies." "Management for Dummies." The multivolume "Job Interviews..." "Job Hunting..." "Cover Letters..." and "Resumes for Dummies."

Celebrities were recruited. Tom Hopkins wrote "Selling for Dummies." Zig Ziegler did "Success for Dummies." Dr. Ruth wrote "Sex for Dummies." Some of these experts followed up with "Dummies" books on tape.

Then came the expanded versions. The "Wine For Dummies" book begot "Red Wine For Dummies" and "White Wine for Dummies." "Beer for Dummies" later generated "Homebrewing for Dummies."

David Pogue is now on his fifth edition of "Macs For Dummies" and his third edition of the sequel, "More Macs for Dummies."

Bob LeVitus, known to many as "Dr. Macintosh," updates his Mac Operating System book every time the people in Cupertino update their programming. Windows and Microsoft books also get upgraded regularly.

The sports category has so far brought us "Dummies" books for baseball, hockey, basketball, golf, sailing and more.

If you stay indoors you have "Dummies" books on cooking, low calorie cooking, gourmet cooking, and on and on.

"Math for Dummies" and "VCRs and Camcorders for

"Dummies" are almost redundant. (Maybe the "Dating for Dummies" book is also.)

In the financial field there is the annual "Taxes For Dummies," along with books for mutual funds, investing and home buying.

And if you have nothing else to do with your time, there is "Crossword Puzzles for Dummies" and "Card Games for Dummies." I'm not exactly sure where "Politics for Dummies" should be listed here.

Believe it or not, all of these titles exist, and in all of these books the authors follow the same

original format. Keep it simple. Keep it light. Do a few top-10 lists like Letterman does. Have fun with the topic.

Now I know what you're thinking. Have fun with Chess? Have fun with Wine? Never! But the beauty of the series is that in all cases a little lightheartedness and some simplicity of explanation make a lot of things we have to deal with daily a lot easier to understand.

The success of these books has lead to other series and ideas from the publisher, which I'll tell you about in part two.

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Snak Time Vending, 2575 Chino Hills Pkwy., #A-104, Chino Hills, CA 91709-5116, Nancie Provenzano
Melvin Bailey & Associates, 2575 Chino Hills Pkwy., #A138, Chino Hills, CA 91709-5116, Melvin Bailey
Shear Joy Etc., 2586 Chino Hills Pkwy., #F, Chino Hills, CA 91709-5102, Peggy Joy
Nail Tyme, 2911 Chino Ave., #F4, Chino Hills, CA 91709-3574, Lnh Nguyen
A Personal Touch Bridal Access, 3711 Tovar Way, Chino Hills, CA 91709-2977, Kathleen Lyon
The Home Improvement Company, 3788 Aqueduct Ln., Chino Hills, CA 91709-2501, Michael Robson
C T M Construction, 3904 Valle Vista Dr., Chino Hills, CA 91709-2978, Christopher McDaniel
Chino Hills Health Foods, 4183 Chino Hills Pkwy., Ste. D, Chino Hills, CA 91709-3781, Judith Esbit
Ottercreek Publications, 4195 Chino Hills Pkwy., Chino Hills, CA 91709-2618, Stephen Allen
Infinite Landscape & Design, 4195 Chino Hills Pkwy., #325, Chino Hills, CA 91709-2618, William Gonzalez
Design Impressions, 4715 Golden Rd., Chino Hills, CA 91709-4696, Mary Ter Meer
Linscott Language Service, 2471 Main St., Ste. 20, Chula Vista, CA 91911-4657, Garvy Linscott
Dynamic Desktop Designs,

330 "K" St., Apt. 31, Chula Vista, CA 91911-1242, Shannon Gomez
B B Stores, 386 E. "H" St., #209-205, Chula Vista, CA 91910-7485, Alan Elinger
Home Land Investment Real Estate, 646 Del Mar Ave., Chula Vista, CA 91910-5702, Mark San Agustin
Dust Bunnies House Cleaning, 649 "E" St., #241, Chula Vista, CA 91910-2101, Javier Torrez
Universal Cutting Unlimited, 675 Anita St., Ste. C4, Chula Vista, CA 91911-4660, Teresa Duran
Johnny's Tree Service, 613 W. 1st St., Claremont, CA 91711-4548, John Garbo
Dagher Shell, 805 N. Indian Hill Blvd., Claremont, CA 91711-4353, Fouad Dagher
Josies Creations, 1005 Joshua Tree St., Colton, CA 92324-8473, Josephine Acevedo
R & B's Wood N Stuff, 1040 N. Rancho Ave., Colton, CA 92324-2045, Richard Sander
Allied Properties, 1040 S. Mount Vernon Ave., #G154, Colton, CA 92324-4228, James Ballard
Preferred Asset Group, 1040 S. Mount Vernon Ave., #G154, Colton, CA 92324-4228, James Ballard
Sam's Outlets, 1091 S. Mount Vernon Ave., Ste. C, Colton, CA 92324-4225, Osama Rayyan
Ravis India Cuisine, 1091 S. Mount Vernon Ave., Ste. G, Colton, CA 92324-4219, Rajyalakshmi Inc.
Metal Edge Programming, 1130 Lyndon Dr., Colton, CA 92324-1709, Edward Knutson
T M Enterprises, 1401 E. Santo Antonio Dr., Apt. 176, Colton, CA 92324-4211, Thomas Mazone
Tropical Restaurant, 1624 E. Washington St., Colton, CA 92324-4607, Cesar Alvarez
Meridan Medevac, 1700 Tara Ridge Ct., Colton, CA 92324-9790, Thomas Magee
Zepeda Brothers, 1781 Virginia Dr., Colton, CA 92324-2349, Enrique Zepeda
K & D Drywall, 1941 Rosedale Ave., Colton, CA 92324-3647, Kevin Miller
Spotless Janitorial, 2069 San Bernardino Ave., Apt. 2093, Colton, CA 92324-8432, Keith Reese
Pedro Perez Services, 2180 Bostick Ave., Colton, CA 92324-3672, Pedro Perez
Pinnacle Peak Restaurant, 2533 S La Cadena Dr., Colton, CA 92324-3705, Francis Bielli
Colton Dry Cleaners, 294 N. La Cadena Dr., Colton, CA

MORE NEW BUSINESS

92324-2926, Byung Kim
Shadrach Export & Import Co., 3047 Canyon Vista Dr., Colton, CA 92324-9791, Gomer Rajadas
Orbit Custom Embroidery, 343 Loma Verde, Colton, CA 92324-3629, Joyce Choppin
Colton Motel, 380 Sperry Dr., Colton, CA 92324-3119, Minesh Hirpara
Mendoza Auto Repair, 476 Fogg St., Colton, CA 92324-3333, Hector Leon
Financial Arbitration Services, 582 W. Valley Blvd., Ste. 6, Colton, CA 92324-2200, Abel Carreon
Mr. Clean Maintenance Systems, 795 Via Lata, Colton, CA 92324-3930, Chiro Inc.
Simas Restaurant, 801 N. La Cadena Dr., Colton, CA 92324-2747, Alfred Breining
Paula Rose Salon, 817 N. La Cadena Dr., Colton, CA 92324-2747, Rose Razo
Intensity, 831 W. Valley Blvd., #201, Colton, CA 92324-2001, Christina Martinez
Cosmetic Dental Ceramics, 854 Elmwood St., Colton, CA 92324-4515, Leonard McCormick
So. USA Landscaping, 904 Fairway Dr., Apt. 169, Colton, CA 92324-3175, Armando De Sousa
Pacific Meat Company, P.O. Box 1509, Colton, CA 92324-0840, Sharon Whaley
Stonewood Construction Co., P.O. Box 1618, Colton, CA 92324-0888, Corinne Robinson
Moss Equipment Rentals, P.O. Box 1678, Colton, CA 92324-0851, Mark Moss
G & W Services, 2005 Taylor Ave., Corona, CA 91720-5245, Greg Miller
3net Commercial, 268 N. Lincoln Ave., Ste. 7b, Corona, CA 91720-7102, 3 Net
Commercial Inc. Elements of Elegance Interiors, 752 Pointe Vista Ln., Corona, CA 91719-3966, Ellen Tirre
Maritime Prints, 1122 Glorietta Blvd., Coronado, CA 92118-2309, Frank Wadleigh
The Noonan Company, 1621 San Luis Rey Ave., Coronado, CA 92118-2345, Thomas Noonan
Dome Mailing Service, P.O. Box 1057, Crestline, CA 92325-1057, Michael Dome
Jim's Auto Service, P.O. Box 1249, Crestline, CA 92325-1249, Frank Avitabile
Home Hith. Mgmt. Services, P.O. Box 1291, Crestline, CA 92325-1291, Jean Murphy
Body Talk, P.O. Box 2451, Crestline, CA 92325-2451,

Marquis Smallwood
4 M Publishing Company, P.O. Box 4890, Crestline, CA 92325-4890, Steven Miller
Matco Plumbing Co., P.O. Box 5097, Crestline, CA 92325-5097, Matt Anderson
La Casita Family Mexican Restaurant, P.O. Box 5098, Crestline, CA 92325-5098, Robert Solgan
K & S Enterprise, P.O. Box 567, Crestline, CA 92325-0567, Keith Norlander
Pacific Publishing Co., P.O. Box 6494, Crestline, CA 92325-6494, Lester Sarmiento
From The Gardens Best, P.O. Box 6644, Crestline, CA 92325-6644, Jacques Powers
Pro Pool & Spa Care, 1174 S. Diamond Bar Blvd., #198, Diamond Bar, CA 91765-2203, Brian Calhoun
RKK & K Enterprises, 123 Jamacha Rd., El Cajon, CA 92019-2357, Rex Kyne
Nail and Tan Plaza, 13465 Camino Canada, Ste. 1108, El Cajon, CA 92021-8813, Ngocnh Nguyen
Real Choices, 398 Stone Edge Dr., El Cajon, CA 92021-2965, Hanson Croteau
Camelot Resource Group Inc., 1106 2nd St., Ste. 105, Encinitas, CA 92024-5008, Camelot Resource Group
Major League Pest Control, 659 N. Escondido Blvd., Escondido, CA 92025-1701, Thomas Dillard
S & C Underground, 537 Womack Ln., Fallbrook, CA 92028-3425, Curtiss Plumlee
R B Equipment, 11065 Redwood Ave., Fontana, CA 92337-7131, Randy Radmall
Sales Information Club, 11450 Vale Vista Dr., Fontana, CA 92337-0626, Manuel Genovez
Synon Auto Transport, 11640 Oakwood Dr., Fontana, CA 92337-0616, Richard Synon
Tradecom International, 13485 Columbus Ct., Fontana, CA 92336-3415, Mukundan Vijayaraghavan
Urban Force, 13938 Green Vista Dr., Fontana, CA 92337-8381, Andrea DeJurnett
D L O Enterprise, 13969 Cameo Dr., Fontana, CA 92337-7000, Dale Gile
Southridge Real Estate, 14050 Cherry Ave., Fontana, CA 92337-0766, Pat Yen
Southridge Realty, 14050 Cherry Ave., #AA, Fontana, CA 92337, I. Dat Yen
Law & You Help Clinic, 14050 Cherry Ave., #R101, Fontana, CA 92337-0766, Bari Nejad
U B Fabrication, 14364 Santa Ana Ave., #A, Fontana,

CA 92337-7136, Fabrication Inc.
E C Aluminum Polishing, 14490 Slover Ave., Fontana, CA 92337-7146, Estreberto Castaneda
Hectors Pallets, 14580 Randall Ave., Fontana, CA 92335-4228, Hector Ramirez
Del Campo Lighting, 7979 Lemon Ct., Fontana, CA 92336-2452, Juan Lomeli
Navas 1, 7995 Grace Ave., Fontana, CA 92336-2880, Luis Nava
Gatten & Associates, 82554 Locust Ave., Fontana, CA 92335, P. D. Gatten
G N C Industries, 8375 Sultana Ave., Fontana, CA 92335-3238, John Hanna
Fontana Pipe Processing, 8621 Beech Ave., Fontana, CA 92335-3218, Robert Van Valer
B & W Market, 8923 Sierra Ave., Fontana, CA 92335-4704, Doo Koh
Eagle Truck Rentals, 9030 Sierra Ave., Ste. F, Fontana, CA 92335-4771, Richard Camargo
Polston Bros Backhoe Service, 9135 Poplar Ave., Fontana, CA 92335-4449, Delmar Polston
Normas Gardener, 9241 Sultana Ave., Fontana, CA 92335-4336, Norma Gutierrez
Mayas Trucking, 9330 Juniper Ave., Apt. 53, Fontana, CA 92335-2403, Miguel Maya
Fontana Nutritional Center, 9366 Morning Glory Pl., Fontana, CA 92335-2597, Noemi Gamez
A Aabco Fontana Locksmith, 9399 Sierra Ave., Fontana, CA 92335-5712, Ronald Lee
Pebbles Auto Sales, 9540 Sierra Ave., Fontana, CA 92335-2413, David Ho
Modesty O, 9554 Manzanita Ct., Fontana, CA 92335-5429, Linda Oleary
Hair 4 Less, 9565 Sierra Ave., Fontana, CA 92335-2414, Lee Amaro
Milenio Musical, 9719 Sierra Ave., Fontana, CA 92335-6716, Jorge Lemon
A & A Real Estate Investments, 9773 Sierra Ave., #E8, Fontana, CA 92335-6716, Aaron Ortiz
Infiniti, P.O. Box 1267, Fontana, CA 92334-1267, Billy Byrd
M & B Enterprises, P.O. Box 2438, Fontana, CA 92334-2438, Guy Murad
Daniel Hernandez & Associates, P.O. Box 2786, Fontana, CA 92334-2786, Daniel Hernandez
Executive Resume Services, P.O. Box 3866, Fontana, CA

92334-3866, Dana Jauregui
So Many Thanks, P.O. Box 64, Fontana, CA 92334-0064, Andrea Collins
Angels Silk Florals, P.O. Box 629, Forest Falls, CA 92339-0629, Mary Page
International Access, 10831 Tolliver St., Alexander, Irwin, CA 92310, 3348 Mackay Fort
Maddie & Me Productions, 11909 Holly Ct., Grand Terrace, CA 92313-5144, Kari Ehrlich
Total Framing, 12056 Mount Vernon Ave., #106, Grand Terrace, CA 92313-5116, Carter Pendergrass
Quality Investments, 12056 Mount Vernon Ave., #175, Grand Terrace, CA 92313-5116, David Calderon
Carrillo Coatings, 12056 Mount Vernon Ave., #196, Grand Terrace, CA 92313-5116, Albert Carrillo
Mikro Incorporation, 12210 Michigan St., Ste. A, Grand Terrace, CA 92313-5469, Michael Chun
Sotos Cabinets & Upholstery, 21829 Barton Rd., Grand Terrace, CA 92313-4404, Adolfo Soto
Eureka Paint Co., 22750

Raven Way, Grand Terrace, CA 92313-6100, Michael Chun
Los Capomos Family Restaurant, 1890 Kellerton Dr., Hacienda Heights, CA 91745-3618, Rogelio Chavez
Gile Ros Transportation, 10250 Nielson Rd., Hesperia, CA 92345-0529, Carol Gile
Cartridge Technologies, 10931 Sesame Rd., Hesperia, CA 92345-8953, Terry Bryant
Tonys Welding, 11423 Balsam Ave., Hesperia, CA 92345-1908, Antonio Barrera
R C Tile, 11644 Hickory Ave., Hesperia, CA 92345-2013, Jesse Flores
Bear Valley Residential Care, 11991 7th Ave., Hesperia, CA 92345-1742, Nenita Burgos
Ameritech Systems Group, 12046 Jacaranda Ave., Ste. F, Hesperia, CA 92345-4910, Jose Aguilar
Salon 2000, 12052 Hesperia Rd., Ste. 5, Hesperia, CA 92345-1808, Thomas Bland
Hesperia Dairy Queen, 13187 Main St., #A, Hesperia, CA 92345-4666, Robert Steele
Bagels R Bagels, 14665

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*Is your company on OUR list? It should be!! If you think your company qualifies to be included on any of the July lists and you have not received a simple questionnaire from *Inland Empire Business Journal*, please contact Jerry at:
(909) 484-9765

MORE NEW BUSINESS

Bear Valley Rd., Hesperia, CA 92345-1617, Marguerite Paduano
Truth You Can Trust, 14740 Eucalyptus St., Hesperia, CA 92345-1919, Michael Morris
Bear Valley Car Wash, 14949 Bear Valley Rd., Hesperia, CA 92345-1684, Lon Blanchard
Finstad Equipment Rentals, 15178 El Centro St., Hesperia, CA 92345-4301, Cory Wade Finstad
Eds Industrial Drafting, 15262 Mesquite St., Hesperia, CA 92345-4256, Edwin Erfurth
Credit Authority, 16377 Main St., Hesperia, CA 92345-3547, Tamira Callender
Main Street Liquor, 16400 Main St., Hesperia, CA 92345-3548, Hardial Gill
Spring House Restaurant, 16441 Main St., Hesperia, CA 92345-3530, Louis Andros
Automotive Paintin Place, 16701 Walnut St., Ste. D, Hesperia, CA 92345-6009, John Monaghan
Servicemaster of The Victor Valley, 17229 Lemon St., Ste. E1, Hesperia, CA 92345-5193, Jerold Noh
Roger's American Signs, 17293 Darwin Ave., Ste. 4, Hesperia, CA 92345-5189, Roger Morrow
De Ja Grinding Co., 17344 Eucalyptus St., Hesperia, CA 92345-5183, John Adams
Quality Car Care, 17415 Catalpa St., Ste. 31, Hesperia, CA 92345-5017, Alejandro Gonzalez
Furniture Warehouse, 17827 Bear Valley Rd., Hesperia, CA 92345-4904, Lisa Crafton
Carousels Bears & Dolls, 17869 Sequoia Ave., Hesperia, CA 92345-4939, Michael Ehrman
Sierra Concrete Pumping, 18029 Deodar St., Hesperia, CA 92345-5158, Geneva Roth
Stephens Painting, 18240 Catalpa St., Hesperia, CA 92345-5020, Stephen Driggers
Scorpion Attorney Services, 18285 Manzanita St., Hesperia, CA 92345-4930, Susana Mayorga
M & T Painting, 18739 Juniper St., Hesperia, CA 92345-6423, William Welch
Cedar Springs Station, 5560 Stonehenge Ave., Hesperia, CA 92345-9486, Krispin Lihme
Shed World, 6694 Caliente Rd., #A, Hesperia, CA 92345-0700, Debra Akins
Unique Tile Transfers, 7843 Bangor Ave., Hesperia, CA 92345-6845, Norbet Miller
J R J Environmental Services, 7857 Hemlock Ave., Hesperia, CA 92345-

4119, James Nichols
Arleen's Vehicle Registration Svc., 8210 1/2 Oakwood Ave., Hesperia, CA 92345-3727, Arleen Wallace
Happy Healthy You, 9327 Tamarisk Ave., Hesperia, CA 92345-4661, Christine Walls
Hendley's Wrecking Yard, P.O. Box 400997, Hesperia, CA 92340-0997, Sheila Barth
V & L Trucking, P.O. Box 402254, Hesperia, CA 92340-2254, Dale Humphrey
A J Lien Sales, P.O. Box 403266, Hesperia, CA 92340-3266, Arleen Wallace
Compu Ad Information Network, P.O. Box 403375, Hesperia, CA 92340-3375, Richard Belleville
Facts To Fiction, 2130 Palm Ave., Highland, CA 92346-4504, Sandra Davenport
Precision Auto Supply, 2556 Highland Ave., Highland, CA 92346-2004, Nhan Lee
Hollywood Nails, 26498 Baseline St., #B, Highland, CA 92346-2839, Dang Doan
J & T Auto Wholesale, 26778 Baseline St., Highland, CA 92346-3070, Gordon Verdone
A A A Smog & Auto Repair, 27281 Baseline St., Highland, CA 92346-3113, Talib Sako
Alameda Mid Corridor Constructors, 27400 5th St., Highland, CA 92346-4217, S. Hanks
Excell Tax Service Plus, 2848 Valeria Dr., Highland, CA 92346-2048, Janice Kahn
Jarvis Enterprises, 28808 Crimson Ct., Highland, CA 92346-5308, Stephen Jarvis
L & A Research Associates, 28859 Alpin View Ct., Highland, CA 92346-5001, Loren Lillestrand
Just Your Type By Valerie, 29764 Havenwood Ln., Highland, CA 92346-6246, Valerie Murphy
Y E S, 3149 Indian Canyon Ct., Highland, CA 92346-1785, Reginal Knott
Star Nails & Hair Beauty Salon, 3545 Highland Ave., Ste. E, Highland, CA 92346-2209, Phui Huynh
Wooten's Scrapbook Co., 3617 Highland Ave., Highland, CA 92346-2635, Linda Wooten
J R and Associates, 4040 Piedmont Dr., Spc. 118, Highland, CA 92346-4833, James Weber
Acorn Sales, 7231 Boulder Ave., #305, Highland, CA 92346-3313, Kimberly Vermaak
C & G Auto Transport, 7648 Weaver St., Highland, CA 92346-5911, Georgina Kelly
Environmental Factors Consultancy, P.O. Box 1355, Highland, CA 92346-1355,

Fred Budinger
The Adjustable Rug Hanger, P.O. Box 652, Highland, CA 92346-0652, David Adrian
Sam's Market & Liquor, 61380 29 Palms Hwy., Joshua Tree, CA 92252-1916, Sukhdev Samara
Copper Cafe, 6162 Rotary Way, Joshua Tree, CA 92252-6100, T Pizza Inc.
Critter Care of Joshua Tree, 61720 Commercial St., Joshua Tree, CA 92252-2359, Thad Thorson
Joshua Tree Care Center, 6410 El Reposo St., Joshua Tree, CA 92252-2340, L. Rutherford
Last Chance Document Service, 6880 Outpost Rd., Joshua Tree, CA 92252-2208, Leonard Reindel
U Jam, P.O. Box 1742, Joshua Tree, CA 92252-0855, Robert Fenger
The Joyful Lion, 202 Coast Blvd., Apt. 303, La Jolla, CA 92037-4629, Barbara Allen
Golfstar, 3015 Cranbrook Ct., La Jolla, CA 92037-2209, Richard Splitt
Entertainment Group, 3374 Via Alicante, La Jolla, CA 92037-2744, Eric Rogers
Intelligence Films, 4275 Executive Sq., Ste. 800, La Jolla, CA 92037-1469, BWC Films LLC
Surfsafe, 430 Palomar Ave., La Jolla, CA 92037-6056, Carl Becker
Web Mail, 5555 Jackson Dr., Ste. 125, La Mesa, CA 91942-2496, Ruslan Kipnis
Premier Software Solutions, 5642 Amaya Dr., Apt. 112, La Mesa, CA 91942-3665, Jeromy Wessels
Hanley Management Consultant, 7777 Alvarado Rd., Ste. 606, La Mesa, CA 91941-3683, William Hanley
San Diego Fire Company, 8070 Orange Ave., La Mesa, CA 91941-6463, William Hopkinson
Arrowhead Chiropractic, 183 Hwy. 1735, Lake Arrowhead, CA 92352, Melvin White
Lake Arrowhead Village Gallery, 245 S. Palm Cn. Dr., #A3, Palm Springs, Galleries Inc.
Coldwell Banker Sky Ridge Realty, 28200 State Hwy. 189, #O, Lake Arrowhead, CA 92352, Mark Sanderson
Pharmac of Arrowhead, 29099 Hospital Rd., Lake Arrowhead, CA 92352, John Heyer
Media Video Productions, 357 Summit Rd., Lake Arrowhead, CA 92352, Diane Williams
Hardin Marine Arrowhead, 870 St. Hwy. 173, Lake Arrowhead, CA 92352, Barry

Lieberman
Diversified Nursing Services, P.O. Box 1465, Lake Arrowhead, CA 92352-1465, Diane Sutter
Goose Pond Company, P.O. Box 1733, Lake Arrowhead, CA 92352-1733, Phillip Wheeler
Arrow Valley Cleaning, P.O. Box 1844, Lake Arrowhead, CA 92352-1844, Jeffrey Voldan
Zigrossi Company, P.O. Box 720, Lake Arrowhead, CA 92352-0720, Gerald Zigrossi
Met's Consulting, 12029 Lacie Ln., Lakeside, CA 92040-5444, Andrew Mets
Inkers East Tattoo Co., 12249 Woodside Ave., Lakeside, CA 92040-3025, John Marques
Upland Dermatology, P.O. Box 4939, Lancaster, CA 93539-4939, Suzanne Shoop
Bonanza Appliances of The Desert, 4561 Larrea Rd., Landers, CA 92285-2917, Paul Leuschner
Lemon Grove Pets, 7034 Broadway, Lemon Grove, CA 91945-1406, Beverly Bocchino
M & M's Family Pet Grooming Salon, 7249 Broadway, Lemon Grove, CA 91945-1502, Michael Olivar
Dedicated Care Staffing Services, 11559 Pembroke St., Loma Linda, CA 92354-4114, Myrna Barrion
D & L Enterprises, 1682 Davidson St., Loma Linda, CA 92354-1709, Derwood Dawson
Scrubs Tops and More, 25557 Cottonwood Rd., Loma Linda, CA 92354-2401, Glorellie Rolle
The Scrubb Club, 25557 Cottonwood Rd., Loma Linda, CA 92354-2401, Rolle Glorellie
Mind and Body Essentials, 25580 Lane St., Loma Linda, CA 92354-2413, Kevin Swan
Buss Family Day Care, 25751 Emmerson St., Loma Linda, CA 92354-3911, Carol Buss
Office Medic, 25815 Mission Rd., Loma Linda, CA 92354-2520, Joseph Riddle
Samurai Productions, 25841 Van Leuven St., Apt. 180, Loma Linda, CA 92354-2557, Paula Ideishi
Quest Communications, 26275 Cresthaven Ct., Loma Linda, CA 92354-4139, Altus Menifee
Mark Well, P.O. Box 1778, Loma Linda, CA 92354-0598, Demorgan Pasaribu
Super Shoes, 13425 S. Figueroa St., Los Angeles, CA 90061-1143, Jerrold Silva
T W C Products, 10679 Medanos Ave., Lucerne

Valley, CA 92356-7950, Timothy Carson
Victory Burger, 26001 Baseline St., LucerneValley, CA 92356, Dilawer Singh
J B Enterprises, P.O. Box 1382, Lucerne Valley, CA 92356-1382, Jimmy Brown
Xigraph Technical, 26900 Newport Rd., Menifee, CA 92584-9222, Richard Rivera
The Counterfitter, 1365 Crafton Ave., Apt. 2018, Mentone, CA 92359-1311, Holly Marcroft
Sunshine Residential Care, 1376 Jasper Ave., Mentone, CA 92359-1131, Charles Machain
G I Janitorial Services, 2085 Salerno Ave., Mentone, CA 92359-1338, Guillermo Ibarra
Pro Docs, 2147 Mentone Blvd., Mentone, CA 92359-9595, Sandra Donaghue
Light Your Fire, 5060 E. Montclair Plaza Ln., #17, Montclair, CA 91763-1500, Juan Basols
A Floor Store, 5108 Holt Blvd., Montclair, CA 91763-4819, Frank Segovia
Los Capomos Family Restaurant, 5315 Holt Blvd., Montclair, CA 91763-527, Rogelio Chavez
Road To Cal Quilters Conference, 5436 Arrow Hwy., Ste. F, Montclair, CA 91763-1610, Carolyn Reese
R P J Investments Inc., 5436 Holt Blvd., Bldg. 1, Montclair, CA 91763-4528, R P J Invest Inc.
Inspections Plus, 5510 Brooks St., Montclair, CA 91763-4522, Osten Enterprises Inc.
Reels Are Spinning, 5615 Alamitos St., Montclair, CA 91763-3445, Nance Batdorff
Express Brake Supply & Distribut., 5640 Arrow Hwy., Montclair, CA 91763-1608, Zareh Koocerian
In Store Directory, 5670 Arrow Hwy., #B, Montclair, CA 91763-1608, William Sekely
Merit Advanced Marketing Concepts, 8851 Central Ave., #G318, Montclair, CA 91763-1658, Merit Aiken
Chester's Frame & Fender, 8966 Benson Ave., Ste. E, Montclair, CA 91763-1614, Chester Stowers
Mr. Carburator, 8981 Rose Ave., Montclair, CA 91763-1644, Marshall Starr
Speed N Sound, 9105 Monte Vista Ave., Montclair, CA 91763-1724, Jennifer Cheng
Wayjen Enterprises, 21725 Winding Rd., Moreno Valley, CA 92557-8506, Wayne Valencia
Bird Enterprises, 48799 Paradise Ave., Morongo Valley, CA 92256-9236, Elizabeth Bird

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL/CROWELL, WEEDON STOCK SHEET

THE GAINERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change
HF Bancorp Inc.	17.63	17.00	0.63	3.7
Channell Commercial Corp.	11.75	11.56	0.19	1.6
United States Filter Corp.	32.63	32.13	0.50	1.6
Keystone Automotive Ind. Inc.	26.25	26.00	0.25	1.0
RedFed Bancorp Inc.	20.19	20.13	0.06	0.3

THE LOSERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change
Hot Topic Inc.	20.13	29.13	-9.00	-30.9
Life Financial Corp.	20.00	24.25	-4.25	-17.5
Modtech Inc.	20.00	23.00	-3.00	-13.0
Kaiser Ventures Inc.	12.50	14.25	-1.75	-12.3
Foothill Independent Bancorp	18.00	20.13	-2.13	-10.6

Name	Ticker	5/26/98 Close Price	5/1/98 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E	Exch.
Channell Commercial Corp.	CHNL	11.75	11.56	1.6	16.50	9.63	12.77	NASDAQ
CVB Financial Corp.	CVB	22.88	24.13	-5.2	29.00	13.38	19.06	NASDAQ
Fleetwood Enterprises Inc.	FLE	41.69	45.38	-8.1	48.00	26.75	31.58	NYSE
Foothill Independent Bancorp.	FOOT	18.00	20.13	-10.6	21.00	12.13	20.69	NASDAQ
HF Bancorp Inc.	HEMT	17.63	17.00	3.7	18.38	13.25	NM	NASDAQ
Hot Topic Inc.	HOTT	20.13	29.13	-30.9	30.50	14.75	21.18	NASDAQ
Kaiser Ventures Inc.	KRSC	12.50	14.25	-12.3	15.50	9.00	NM	NASDAQ
Keystone Automotive Industries Inc. (H)	KEYS	26.25	26.00	1.0	28.13	14.38	31.63	NASDAQ
Life Financial Corporation	LFCO	20.00	24.25	-17.5	26.13	10.50	NM	NASDAQ
Modtech Inc.	MODT	20.00	23.00	-13.0	29.75	11.00	13.79	NASDAQ
National R.V. Holdings Inc.	NRVH	38.25	38.69	-1.1	44.50	14.88	16.00	NASDAQ
PFF Bancorp Inc.	PFFB	19.38	20.63	-6.1	22.19	14.88	20.39	AMEX
Provident Financial Holdings Inc.	PROV	23.38	23.50	-0.5	24.50	15.88	21.44	NASDAQ
RedFed Bancorp Inc.	REDF	20.19	20.13	0.3	21.13	14.00	13.37	NASDAQ
Southern California Water Co	SCW	21.88	22.94	-4.6	26.81	20.50	13.50	NYSE
United States Filter Corp.	USF	32.63	32.13	1.6	44.44	26.63	NM	NYSE
Watson Pharmaceuticals Inc. (H)	WPI	41.19	43.06	-4.4	45.25	18.75	42.03	NYSE

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks	
Stock	Month Volume (000's)
United States Filter Corp.	17,918
Watson Pharmaceuticals Inc.	5,660
Fleetwood Enterprises Inc.	2,233
PFF Bancorp Inc.	2,069
National R.V. Holdings Inc..	1,420
IEBJ/CW Total Volume Month	34,629

Monthly Summary	5/26/98
Advances	5
Declines	12
Unchanged	0
New Highs	2
New Lows	0

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Dow 10,000 as Bad as Year 2000?

Similar to the year 2000 problem that may cause companies and government agencies billions of dollars to fix, a technology consulting firm has said that when the Dow Jones industrial average reaches 10,000, some Wall Street computers may become confused and dump stocks. When the Dow reaches 10,000, some automatic trading systems may confuse the five-digit number with 1,000 or 0000, which would signify a monumental crash and initiate stock selling, according to technology consultants Gartner Group. The problem is not unlike the year 2000 glitch in old software, which the Federal Reserve estimates U.S. firms will spend \$50 billion to prevent.

"We have talked to a few clients in the top 10 to 15 (financial firms) in the world who have identified the problem and are working on it," said David Cappuccio, a Gartner vice president. "We don't know how pervasive the problem is." Cappuccio said the panic around computers going berserk at 10,000 could expose investors to great risk. Gartner says it is not trying to use fear to generate business, since it does not fix computer systems. The Dow has been trading above 9,000 lately and it may grow by 1,000 within the year. The last time it took the Dow more than a year to increase by 1,000 it was trading around 4,000. But New York Stock Exchange and Securities

and Exchange Commission officials have dismissed the warnings. SEC Spokesman Duncan King said an informal review has shown that a five-digit Dow won't cause significant problems. And the NYSE says its computers will not be affected. Mega-brokerage Merrill Lynch said it hasn't found any problems yet, although it is still looking at its software. And a 10,000-Dow test by the Chicago Board Options Exchange last month showed no problems, King said. Other reasons not to worry include the Tokyo's Nikkei Stock Average and Berkshire Hathaway stock: both are five-digit numbers.

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MANAGER'S BOOKSHELF

Learning From High-Tech Geeks

"Relentless Growth: How Silicon Valley Innovation Strategies Can Work in Your Business," by Christopher Meyer, Ph.D., The Free Press, New York, New York, 1998, 201 pages, \$27.50

by Henry Holtzman

What can business managers learn from an industry whose products have life cycles averaging less than two years? Whose employees put their CEO's car in the company fountain? Whose stock prices can leap tall buildings at a single bound, then languish as both old and new competitors make runs at identical markets? A lot, according to author Christopher Meyer.

The book attempts to answer two questions: How do Silicon Valley companies grow successfully through innovation, and how can other managers adapt the same methods to grow their own businesses?

Cynical readers might say that only three factors are needed for growth in a high-demand market: a niche position, a good technician, and one good salesperson. As many former Silicon Valley companies have discovered, that's overstating the case and totally neglecting the impact of competition.

Excluding illicit drug traffickers, the computer and related industries are among the most cutthroat competitors on the planet. A few even compete for market position with "vaporware," items that may be on the drawing board, but promoted as if they were almost ready for market.

Given this setting, the author contends that the real lesson to be learned from Silicon Valley is the ability to encourage and manage innovation in both product and service industries.

In Meyer's view, innovation is essential to growth in virtually any type of business and is reducible to a system. He believes that an "innovation system" has five component parts: leadership and management, organization and people, the process, strategic alignments, and metrics.

Much of the book is spent in explaining these components and the ways varying companies (mostly in

Silicon Valley) have put them together to form a single system that encourages innovation at all levels of business.

Although the author freely admits that some elements of this system aren't new, he believes that Silicon Valley leaders put a different spin on them. For example, he states that there are five key questions to which managers must provide coherent answers: Where are we going, how are we going to get there, what do we need to get there, how are we organized, and how do we detect and correct our course?

He states: "Valley leaders . . . actively seek input for answering these questions outside the traditional management hierarchy. They tend to look to their leading technical thinkers. These people are closest to the pulse of the technology and the marketplace."

Going outside your management hierarchy isn't a bad idea, but looking to the top technical people for advice on the marketplace may not work outside Silicon Valley. A company may be better served asking its current customers how they use a product or service, and what they would like that product or service to do.

One of the book's pleasant surprises is the chapter on metrics, or "measuring your measuring system." In other management books, this is usually the essential, though generally dull chapter often recommended for people with severe cases of insomnia.

The author has developed a device he calls a "dashboard" to measure progress and determine when innovation milestones have been reached. The dashboard offers a snapshot for management and project-team members of where they stand in the developmental process of a product or service.

Best of all, it allows people to view their status quickly and easily. As the author notes, "The most important role that innovation measurement plays is to speed the rate of learning. At its best, a good measurement system warns you of trouble before you ever get there. At the very least, it should provide guidance and

enhance coordination."

"Relentless Growth" is well written and for the most part easily understandable. It offers a set of guidelines for companies of all sizes who believe that innovation is their key to growth. It's realistic in its views about how people in the information business respond to leadership and changes to their current way of doing things.

Keep in mind, however, that Meyer is a consultant, and from some perspectives you're buying a bit of his promotion. It's palatable promotion because most of his ideas make a great deal of sense.

One of the most sensible com-

ments is contained in Meyer's final paragraph. He points out what really makes Silicon Valley employees work long hours week after week to gain a competitive edge. He states, "The truth is . . . it's a ball! I'm always struck not only by how hard people in the Valley work, but also by how much fun they are having at the same time. On closer examination, they are not just having fun, but planning it and making it part of the culture. This is the spirit that truly enables relentless innovation."

When you find people who are willing to work hard because it's fun, innovating your way to growth is a piece of cake.

Best-Selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the United States.

1. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press . . . \$22) (1)* Millionaires are made of discipline, work and frugality.
2. "Success Is a Choice," by Rick Pitino with Bill Reynolds (Broadway . . . \$25) (5) Ten-step system for getting ahead in business.
3. "Release 2.0: A Design for Living in the Digital Age," by Esther Dyson (Broadway Books . . . \$25) (3) Computing and the Internet change business and society.
4. "Fiasco: Blood in the Water on Wall Street," by Frank Portnay (W.W. Norton & Co . . . \$25) (2) Why derivatives can be dangerous.
5. "The Bankers: The Next Generation," by Martin Mayer (Truman Talley/Dutton . . . \$29.95) (4) Why bankers are less interested in retail business.
6. "Reach for the Summit," by Pat Summit and Sally Jenkins (Broadway . . . \$25)(**) Motivation from the coach of the champion Lady Volunteers.
7. "Die Broke: A Radical Four-Part Financial Plan," by Stephen M. Pollan (HarperBusiness . . . \$25) (10) Planning for retirement by not retiring.
8. "Apple: The Inside Story of Intrigue, Ego and Business Blunders," by Jim Carlton (Times Books . . . \$27.50) (7) The missteps that have led Apple to disaster's edge.
9. "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster . . . \$24) (9) A not-so-foolish look at investing strategy.
10. "I'm Not Anti-Business, I'm Anti-Idiot," by Scott Adams (Andrews McMeel . . . \$9.95)(**) Adams skewers mismanagement yet again.

* (1) — Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.

BANKRUPTCIES

Larry Jerome Aaron, Patricia Ann Aaron, fdba Little Papa's Pit, 6008 Princeton Crt., Rialto; debts: \$235,740, assets: \$199,760; Chapter 7.

Ruth Marie Anderson, 2409 Los Altos Cir., Hemet; debts: \$235,545, assets: \$154,078; Chapter 7.

Luz Rayo Armendariz, dba Luz Transport, 10170 Joshua Rd., Oak Hills; debts: \$296,563, assets: \$91,823; Chapter 7.

Frank E. Barrett, Jacklyn D. Barrett, 68178 Verano Rd., Cathedral City; debts: \$250,882, assets: \$174,720; Chapter 7.

John M. Bartlette Jr., dba J & L Real Estate, 12386 Kokomo Dr., Victorville; debts: \$123,700, assets: \$127,427; Chapter 13.

Joan Marilyn Beebe, aka Joan M. Beebe, 2031 Via Como Crt., #101, Corona; debts: \$201,794, assets: \$161,701; Chapter 7.

Robert Maurice Bentley, dba PC Master Tech Strategic Information Systems, 65910 Buena Vista, Desert Hot Springs; debts: assets schedules not available; Chapter 7.

David Stanley Blietz, Mary Jane Blietz, 23981 Warren Rd., San Jacinto; debts: \$263,653, assets: \$162,107; Chapter 7.

Priscilla Dean Blissmer, aka Deana Blissmer, fdba El Reposo Spa, a sole proprietorship, 64846 Burke Crt., Desert Hot Springs; debts: \$402,595, assets: \$135,495; Chapter 7.

Jon Kevin Boling, aka Jon K. Boling, aka J. Kevin Boling, aka J.K. Boling, aka Kevin Boling, Laura Ann Boling, aka Laura A. Boling, aka Laura Boling, dba Blooming Warehouse, 2196 Fielding Rd., Riverside; debts, assets schedules not available; Chapter 7.

Robert Arthur Bowling, Kimberly Ann Bowling, fdba Roberts Carpet Service, dba Robert's Flooring Service, 15304 Zaharias St., Moreno Valley; debts, assets schedule not available; Chapter 7.

Jonathan C. Brancati, dba NML'S House of Cycles, 3975 Glenridge Dr., Chino Hills; debts: \$248,397, assets: \$205,450; Chapter 7.

David Bradley Brooks, Elizabeth Ann Brooks, 29191 Vacation Dr., Canyon Lake; debts: \$311,285, assets: \$334,869; Chapter 13.

Martha B. Brown, 25754 Palermo Crt., Murrieta; debts: \$247,986, assets: \$174,220; Chapter 7.

Raymond C. Bowsher, Emily D.

Bowsher, 9910 Cook Ave., Riverside; debts: \$201,106, assets: \$179,200; Chapter 7.

Richard Drew Brown, aka Rick Brown, dba R. Brown Construction, 7041 Boyd Ave., Corona; debts: \$151,635, assets: \$115,375; Chapter 7.

Jane Elizabeth Carilo, aka Jayne E. Gall-Carilo, 45-390 Desert Air, La Quinta; debts: \$269,795, assets: \$129,650; Chapter 7.

Curtis Alan Carter, aka Curtis A. Carter, Gina Ann Carter, aka Gina A. Carter, aka Gina A. Stewart, 2676 Sweet Rain Way, Corona; debts: \$202,410, assets: \$174,583; Chapter 7.

Ernest M. Cenicerros, Marsha L. Cenicerros, 25601 Stoneybrook Dr., Moreno Valley; debts: \$203,268, assets: \$104,839; Chapter 7.

Kim Rodney Creamer, aka Kim R. Creamer, aka Kim Creamer, Lana Marie Creamer, aka Lana M. Creamer, aka Lana Creamer, aka Lana Marie Mondragon, dba Sunnymead Title, 22440 Country Gate Rd., Moreno Valley; debts: \$50,662, assets: \$13,903; Chapter 7.

Anthony Davis, 3870 La Sierra Ave., #398, Riverside; debts: \$223,001, assets: \$180,400; Chapter 7.

Daniel W. Davis, Cheryl A. Davis, dba Dan's Carpet Care, 434 Atwood Dr., Corona; debts: \$196,265, assets: \$137,700; Chapter 7.

Douglas William Davis, Cara Mia Grace Davis, dba Snowline Reptile and Aquarium, 12526 Aitsina, Phelan; debts: \$138,649, assets: \$113,540; Chapter 7.

Robert Allen DiMicco, Lucille Joyce DiMicco, fdba Dunrite Home Improvements, fdba DiMicco Construction, fdba Bob DiMicco Handyman Service, fdba Dunrite Ceramics, 19130 S.W. Oak St., Aloha, Ore; debts: \$199,595, assets: \$30,586; Chapter 7.

Eduardo Luis Dominguez, aka Eddie L. Dominguez, aka Ed Dominguez, 28860 Champions Dr., Menifee; debts: \$204,439, assets: \$106,340; Chapter 7.

Mary J. Fisher, dba Artistically Metal, 2055 N. Los Alamos, Palm Springs; debts: \$147,142, assets: \$94,499; Chapter 7.

Thomas Donald Forsyth, Bette Jo Forsyth, dba The Recordkeepers, 39-360 Peterson Rd., #103, Rancho Mirage; debts:

\$44,639, assets: \$40,972; Chapter 7.

Susan M. Freeman, dba Freeman Wholesale Products, 8033 Ramona, Apt. 6C, Rancho Cucamonga; debts: \$16,247, assets: \$770; Chapter 7.

Jose Antonio Gracias, Janeth V. Gracias, 14265 Laumore Crt., Fontana; debts: \$365,476, assets: \$329,900; Chapter 7.

Jay Brian Garnett, Doris Patricia Garnett, dba Jay's Pool & Spa Service, 32788 Hupa Dr., Temecula; debts: \$212,544, assets: \$185,900; Chapter 7.

Robert J. Gecan, Ella Marie Gecan, 32105 Corte Carmona, Temecula; debts: \$248,137, assets: \$168,870; Chapter 7.

Grant Giangregorio, Janet Giangregorio, dba Giangregorio Construction, 30237 Corte Cantania, Temecula; debts, assets schedules not available; Chapter 7.

Aaron Giles C., Antoinet Giles, aka A Thomasan Tortess, 2511 W. Sunrise Dr., Rialto; debts: \$217,715, assets: \$157,035; Chapter 7.

Esman J. Gomez Jr., fdba Keys-Are-Us, 49-199 Sierra St., Coachella; debts: \$90,982, assets: \$11,650; Chapter 7.

Calixto Gonzalez, Christina Gonzalez, 17360 High Country Cir., Gavilan Hills; debts: \$584,491, assets: \$524,815; Chapter 7.

James Guadagnino, Gai Ann Guadagnino, dba Garmets International, 9445 Apricot, Alta Loma; debts: \$364,169, assets: \$227,243; Chapter 13.

Piedad Guevara, 1907 N. Brampton Ave., Rialto; debts: \$206,340, assets: \$128,500; Chapter 13.

Lawrence Douglas Halstead, dba Golden Quill Publishers, dba Paraiso Gardens, 21894 Vivienda Ave., Grand Terrace; debts, assets schedule not available; Chapter 13.

Frank Alva Harper, dba D & F Trucking, 14121 Lakota Rd., Apple Valley; debts: \$168,348, assets: \$102,885; Chapter 7.

David G. Harrison, fdba Lifetime Financial Services, 51-400 Avenida Ramirez, La Quinta; debts: \$1,004,611, assets: \$125,135; Chapter 7.

Richard Edward Harfield, Richelle June Hatfield, dba

Hatfield Company, 29508 Courtney Pl., Temecula; debts: \$78,826, assets: \$15,570; Chapter 7.

Brian Keith Hammock, Veronica Draper, dba Hammer-Time Construction, 3983 Pierce St., #349, Riverside; debts: \$293,896, assets: \$116,855; Chapter 7.

Librado Herrera, Modesta Herrera, 1209 Rosemary Cir., Corona; debts: \$329,464, assets: \$277,584; Chapter 7.

Hurly's Road House, Inc., a California Corporation, dba The Tunderbird, 3200 E. Inland Empire Blvd., #235, Ontario; debts, assets schedule not available; Chapter 7.

Denise S. Iglesias, fdba P Nuts Crafts, Etc., 5526 Grand Prix Crt., Fontana; debts, assets schedule not available; Chapter 13.

Stanley Anderson Jackman, Donna Marie Jackman, 40037 Athena Ln., Murrieta; debts: \$490,006, assets: \$399,646; Chapter 7.

Eddie Glen Jarnagin, Tonya Lynne Jarnagin, aka Tonya Lynne Robbins, 18806 Decker Rd., Perris; debts: \$345,365, assets: \$183,127; Chapter 7.

Mark Randal Johnson Sr., Sharon Lee Johnson, dba Universal Roofing Co., 7955 Kirkwood Crt., Rancho Cucamonga; debts: \$297,156, assets: \$210,500; Chapter 7.

Joseph M. Jones, Mary Ann Jones, aka Mary Ann Habiger, 27506 Parkside Dr., Temecula; debts: \$206,048, assets: \$146,661; Chapter 7.

Mark William Jones, Denis Carol Jones, 24568 Camino Meridiana, Murrieta; debts: \$242,024, assets: \$173,110; Chapter 7.

Wayne S. Kingsbury, 40105 Spinning Wheel Dr., Murrieta; debts: \$373,695, assets: \$395,893; Chapter 7.

Joseph Lyon Kunkle, dba Quick Trees, 42980 Ivy St., Murrieta; debts: \$32,458, assets: \$6,310; Chapter 7.

Dana Lynn Lewis, Rossana Yvette Lewis, fdba Taylor Designs, 23621 Breezy Meadow Crt., Moreno Valley; debts: \$170,793, assets: \$132,300; Chapter 7.

Peggy Lynne Magee, aka Peggy L. Magee, aka P. Magee, 6130 Camino Real, #232, Riverside; debts: \$200,428, assets: \$161,400; Chapter 7.

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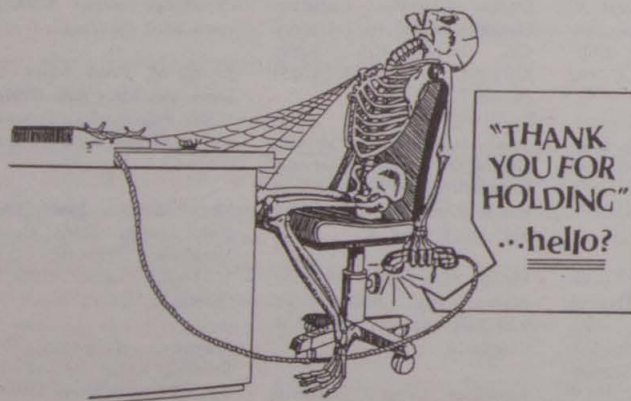
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JUNE

CALENDAR₉₈

10 Gelmon Bros., one of the most respected tenant lease negotiators, is presenting a free seminar in anticipation of the July opening of the Coachella Valley office. The seminar is titled How to Negotiate a Better Tenant Lease & Save Thousands of Dollars. The seminar will concentrate on how to avoid making the eight most common mistakes when negotiating tenant leases. It will begin at 7

p.m. at the Miramonte Resort, 76477 Hwy. 111, in Indian Wells. Registration is required. For more information, call (760) 327-6030 or (800) 509-9233.

11 The International Council of Shopping Centers (ICSC), in cooperation with the California Redevelopment Association (CRA), presents the Alliance program. This program will explore

how public/private partnerships can work together to synthesize the needs of the community with the interests of private strategy. It will begin at 7 a.m. and conclude at 4 p.m., at the Long Beach Airport Marriott, 4700 Airport Plaza Drive, in Long Beach. For more information, call (212) 421-8181, ext. 309.

16 The Center for International Trade Development is offering a three-hour workshop at their Pomona office. Titled Working With U.S. Customs & U.S. FDA, the workshop will cover the information a business needs in preparing to work with U.S. Customs and the U.S. FDA. It will take place from 6 p.m. to 9 p.m. at 375 South Main St., Suite 101, in Pomona. A \$25 registration fee is required. For more information, call the Citrus College Center for International Trade Development at (909) 629-2247.

The Employers Group is hosting a seminar titled Professional Telephone Skills. The seminar will focus on the techniques to building skills in the proper use of the telephone. The event will take place from 9 a.m. to 4 p.m. at the Ontario Airport Hilton, 700 N. Haven, in Ontario. The cost is \$195 for members, \$245 for nonmembers and \$175 each for a party of three or more. For more information, call (909) 784-9430.

17 The Small Business Development Center is offering a two-hour workshop at their Pomona office. The workshop, titled Financing a Small Business, will cover the various financing options available to small businesses. It will take place from 6 p.m. to 8 p.m. at 375 South Main St., Suite 101, in Pomona. Registration is required. For more information, call the Mt. San Antonio College Small Business Development Center at (909) 629-2247.

23 The Employers Group is hosting a seminar titled Management Skills For Successful Supervisors. The seminar will be a comprehensive overview of the role of the supervisor. The event will take place from 9 a.m. to 4 p.m. at the Mission Lake Centre, 3600 Lime St., Suite 421, in Riverside. The cost is \$195 for members, \$245 for nonmembers and \$175 each for a party of three or more. For more information, call (909) 784-9430.

24 The Employers Group is hosting a seminar titled How To Conduct Workplace Investigations. The event will take place from 8:30 a.m. to 12:30 p.m. at the Mission Lake Centre, 3600 Lime St., Suite 421, in Riverside. The cost is \$150 for members, \$195 for nonmembers and \$130 each for a party of three or more. For more information, call (909) 784-9430.

The Employers Group is hosting a two-day seminar titled Basic Personnel Law. The seminar concludes June 25 and will focus on managerial personnel and the current labor laws. It will take place 9 a.m. to 4 p.m. at the Ontario Airport Hilton in Ontario. The cost is \$345 for members, \$430 for nonmembers and \$325 each for parties of three or more. For more information, call (909) 784-9430.

25 The Employers Group is hosting a seminar titled Wrongful Discharge. The event will focus on the legal aspects of wrongful discharge. The event will take place from 9 a.m. to 4 p.m. at the Mission Lake Centre, 3600 Lime St., Suite 421, in Riverside. The cost is \$195 for members, \$245 for nonmembers and \$175 each for parties of three or more. For more information, call (909) 784-9430.

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly 7 a.m. at 7385 Camelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario.

Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!", with D. Forbes Ley, author of "Success Today!", weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

EXECUTIVE TIME OUT

It's True: Rome Wasn't Built in a Day

by Camille Bounds, Travel Editor

Romans can convey as much meaning, passion and emotion with facial expressions and body language as with their uttered words — often more. It is possible for two Romans to carry on a conversation across a street from one another in spite of impenetrable traffic noise simply by gestures and grimaces.

History and legend

According to legend, Rome was founded by the twin brothers

Remus and reigned long and supreme when, one day, he mysteriously disappeared in a storm.

In the coat of arms of the city today you can see the wolf suckling the two babies. The theory is that Rome is named after Romulus. History tells us that in the beginning Rome was ruled by kings.

Rome grew from a city into a state, and its people became masters of architecture, administration and warfare. Their armies conquered the whole of Italy, then the Mediterranean and most of Europe and the Middle East — all of the then-known world — ruling much of it for centuries.

A river runs through it

The Tiber is central Italy's largest river, fed from smaller rivers of the Appanine mountains that run down the length of Italy. Wide roads run beside the river for much of its winding path through the city, and the 23 bridges across it provide picturesque, easy access between the two sides.

A city to be savored

Rome is a city built to be looked at — its splendid streets designed expressly as a setting fit for daily pomp and ceremony. Piazzas, or public squares, were the delight of powerful popes and of the architects they commissioned to adorn the city. Laid out to impress pilgrims, envoys and foreign rulers visiting the city, the Piazza del Popolo was the first sight to greet the eyes of a traveler arriving from the north; and the Piazza San Pietro met the visitor approaching St. Peter's Basilica.

The seven hills of Rome

Ancient Rome was originally built on seven hills: the Palatine,

Capitoline, Caelian, Esquiline, Aventine, Quirinal and Viminal. Of the original seven hills, Quirinal and Viminal were chosen by the popes as sites for their opulent palaces, churches and convents. The Capitoline has some ancient ruins on one side and the Renaissance Square at the top with its elegant palaces designed by Michelangelo.

The tiniest country in the world

Vatican City is a small but wealthy and powerful state. Here the Pope is absolute ruler. The smallest state in the world is located on 108 acres on a hill west of the Tiber River. Beautiful gardens, eight museums, five galleries and libraries containing the finest collection of rare books, ancient manuscripts and historical documents in Europe are all located within this tiny, self-sufficient city. It is guarded by its own small army of well-trained Swiss Guards who still wear the colorful uniforms designed by Michelangelo.

Fountains, fountains everywhere

You will notice while in Rome that the sound of water is always present. There are approximately 400 fountains of every size and shape all over Rome. Before barbarians destroyed the aqueducts that supplied water to the city's fountains, there were nearly 1,200 fountains in Imperial Rome.

Three beautiful fountains were the work of the sculptor Bernini. The Fountain of Four Rivers is a wonderful display of his creative genius, completed in 1651. It depicts four figures representing the Nile, the Ganges, the Danube and the River Plate. The Fountain of the Tritone in Piazza Barberini is a graceful example of his work. And the third can be found at the bottom of the renowned Spanish Steps, the Fountain of the Barcaccia (the Old Boat). This fountain is in the shape of a boat that is said to mark the spot where a barge washed up when the Tiber overflowed.

A place for relaxing

The Spanish Steps is a delightful place to visit and relax and people watch. It is a favorite of Romans and tourists alike. The British poet John

Keats was said to have lived and died (1821) in a house nearby at the bottom of the Steps.

The Colosseum

The ruins of the Colosseum, majestic even in decay, were also known as Flavian Amphitheaters. Considered Rome's most famous monument, the Colosseum was built by Emperor Vespasian about 2,000 years ago. It was built to hold 50,000 spectators. It was used as a place for gory entertainment.

Gladiators fought to the death. Christians that would not recant their beliefs were fed to hungry lions. Tigers, lions and bears were pitted against each other as a form of entertainment for the masses that gathered. It was recorded that on the opening day 5,000 wild animals died in the arena.

The monument has been in great disrepair and, in the past years, restoration attempts have been applied, giving visitors a difficult time imagining what was its actual appearance.

Rome goes on and on

Rome is impossible to completely cover in a two-week vacation, or even a month. (I have just touched on a minute part of her history and elegantly beautiful areas that are available to the public). Visit this lusty, fascinating, captivating city with a relaxed attitude and a comfortable pair of shoes. Restaurants, entertainment and shopping are the best in Europe. See and enjoy as much as you can — remember there are thousands of years of history, legends and myths to forage through. Keep in mind the old cliché, "Rome wasn't built in a day," and you will understand why you'll need longer to even just slightly catch the flavor and ambiance of the real Rome.

How to get there

TWA, Delta and Alitalia have direct connections. Lufthansa, Air France and Swiss Air also offer service to Rome from Los Angeles.

Camille Bounds is the travel editor the Inland Empire Business Journal and for the Western Division of Sunrise Publications.



The Spanish Steps.

Camille Bounds

Romulus and Remus. Their mother was a priestess and, as the times dictated, was not allowed to marry or bear children. After a forbidden encounter twins were born and a servant was ordered to throw the babies into the River Tiber.

Taking pity on them, she instead left them on the water's edge. A she-wolf, hearing the babies' cries, took them to her lair and suckled and fed them. Then, as the story goes, they were found by a herdsman who took them into his home and with his wife raised them as his own.

Eventually, their birthright was recognized; they killed their enemies, restored the throne to their grandfather and later founded the city of Rome. Romulus eventually killed

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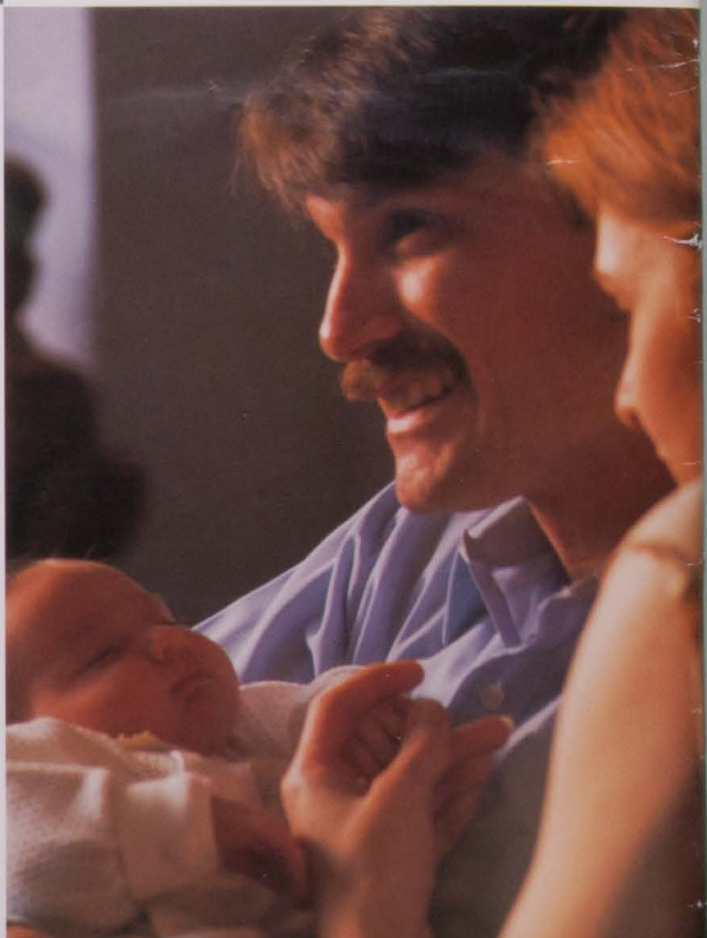
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